

**State of Michigan
Department of Treasury
Unclaimed Property Division**



**MANUAL FOR
REPORTING UNCLAIMED
PROPERTY**

Revised September, 2002.

NOTICE TO HOLDERS

HOLDER REPORTING SOFTWARE

Holder reporting software is available to assist holders in reporting unclaimed property to the State of Michigan. The following Web site includes instructions on how to download the software and report in the required format:

Wagers and Associates, Inc., Holder Reporting Software: www.wagers.net/hrs

NEGATIVE REPORTS

Holders that do not have any unclaimed property to remit do not have to file a negative report.

FILING DEADLINE

The unclaimed property report is due November 1st.

If you have any questions regarding this manual or your responsibility as a holder of unclaimed property, please contact the Unclaimed Property Division at (517) 636-5320 or (517) 636-5314 or at the following address:

Unclaimed Property Division
Michigan Department of Treasury
Lansing, MI 48922

WHAT'S NEW IN THIS MANUAL

SAFE DEPOSIT BOX CONTENTS

The handling and remittance of currency found inside abandoned safe deposit boxes has changed. Please see page 2-11 for details.

CHANGE OF ADDRESS AND PHONE NUMBERS

The physical address of the Unclaimed Property Division has changed to:

Unclaimed Property Division
Michigan Department of Treasury
7285 Parsons Drive
Dimondale, MI 48821

This change is particularly important to know when delivering contents from safe deposit boxes or other deliveries requiring a physical address location. Our mailing address will remain the same.

Our new phone numbers for holder contact are (517) 636-5320 and (517) 636-5314.

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GLOSSARY

Abandoned Property	Tangible or intangible property that is unclaimed by its rightful owner.
Activity	Action taken on property by the owner which may include making a deposit, a withdrawal of money, a written memorandum to the holder or any action that state statute deems adequate.
Administrator	The state treasurer.
Apparent Owner	The person whose name appears on the records of the holder as the person entitled to property held, issued, or owing by the holder.
Attorney General	The chief legal officer of this state.
Banking Organization	A bank, trust company, savings bank, industrial bank, land bank, safe deposit company, private banker or any organization defined by law as a bank or banking organization.
Business Association	A non-public corporation, joint stock company, investment company, business trust, partnership or association for business purposes of two or more individuals, whether or not for profit, including a banking organization, financial organization, insurance company or utility.
Domicile	The state of incorporation of a corporation or the state of the principal place of business of an unincorporated person.
Due Diligence	The effort required by statute that a holder of abandoned property must use to find the true owner of the property, before the holder reports the property to the state.
Dormant Period	The time when an owner of property does not take action on his or her property (see activity).
Dormancy date/ date of last activity	The date of last contact by the owner with the listed holder.
Escheat	A transfer of property that makes the state the legal custodian of the property.
Financial Organization	A savings and loan association, cooperative bank, building and loan association, savings bank or credit union.
Holder	A person, wherever organized or domiciled, who is in possession of property belonging to another, a trustee or is indebted to another on an obligation.
Insurance Company	An individual, association, corporation, fraternal or mutual benefit organization, or any other legal entity, whether or not for profit, that is engaged or attempting to engage in the business of making insurance or surety contracts.

Intangible Property	Includes all of the following: money, checks, drafts, deposits, interest, dividends, and income. Credit balances, customer overpayment, gift certificates, security deposits, refunds, credit memos, unpaid wages, unused airline tickets, and unidentified remittances. Stocks and other intangible ownership interest in business associations. Money deposited to redeem stocks, bonds, coupons, and other securities, or to make distributions. Amounts due and payable under the terms of insurance policies. Amounts distributable from a trust or custodial fund established under a plan to provide health, welfare, pension, vacation, severance, retirement, death, stock purchase, profit sharing, employee savings, supplemental unemployment insurance, or similar benefits.
Last Known Address	A description of the location of the apparent owner, sufficient for the purpose of the delivery of mail.
Owner	A depositor, in the case of a deposit; a beneficiary, in case of a trust other than a deposit in trust; creditor, claimant, or payee, in the case of other intangible property; or a person having a legal or equitable interest in property subject to this act. Owner includes the legal representative of the person defined as an owner in this subdivision.
Person	An individual, business association, state or other government, governmental subdivision agency, public corporation, public authority, estate, trust, two or more persons having a joint or common interest, or any other legal or commercial entity.
Property	Tangible or intangible personal property owned by a person.
State	Any state, district, commonwealth, territory, insular possession, or any other area subject to the legislative authority of the United States.
Tangible Property	Includes items in safe deposit boxes.
Unclaimed Property	Tangible or intangible property that is unclaimed by its rightful owner.
Underlying Shares	Shares of stock issued by a business association, banking organization or financial organization, the certificates for which are in the possession of the shareholders, but regarding which the shareholders have failed to either cash dividend checks, correspond with the issuing corporation or respond to the issuing corporation's attempts to make contact. In other words, an underlying share of stock is an ownership interest in a business entity, the certificate or other evidence of which is presumably in the possession of the missing owner.
Utility	A person who owns or operates for public use any plant, equipment, property, franchise, or license for the transmission of communications or the production, storage, transmission, sale, delivery, or furnishing of electricity, water, steam, or gas.

CHAPTER 1

GENERAL INFORMATION

How To Use This Manual

This manual has been prepared to help you file your unclaimed property reports. It does not address legal issues relating to unclaimed property, nor does it describe all types of property that must be reported. However, it will provide you with instructions for reporting the more common types of unclaimed property.

PLEASE KEEP THIS MANUAL. You may copy this manual for use in your organization.

The manual is divided into three chapters.

Chapter 1	General Information gives an overview of unclaimed property reporting.
Chapter 2	Reporting Specific Property discusses in detail some of the more common types of unclaimed property, as well as any requiring extra care, like securities.
Chapter 3	Preparing Your Report gives step by step instructions for filing the property report.
Appendices	
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Thank you for your cooperation and your continued support in our mutual goal to reunite unclaimed property to the rightful owner or heir.

Where to Get Help

Call or write if you have questions or problems about the process of reporting unclaimed property.

Mailing address:

Unclaimed Property Division
Michigan Department of Treasury
Lansing, MI 48922

Street address for courier deliveries:

Unclaimed Property Division
Michigan Department of Treasury
7285 Parsons Drive
Dimondale, MI 48821

We may be reached by telephone at: (517) 636-5320 or (517) 636-5314 (ask for the compliance section).

Reporting Methods

Use one of three types of media to report your unclaimed property to Michigan.

Diskette Reporting System

Michigan prefers diskette reporting for unclaimed property reports. See Chapter 3, Instructions for Reporting on Magnetic Media.

Magnetic Tape or Cartridge Reporting

This media works best for holders who already have a system for maintaining the unclaimed accounts on a mainframe computer.

Note: In 1997, Michigan adopted the National Association of Unclaimed Property Administrators (NAUPA) format for reporting property. See Chapter 3, Instructions for Reporting on Magnetic Media.

Paper Reporting

Use this method *only* if you report fewer than 25 accounts each year. You may photocopy the blank forms provided with this manual. Even if you have fewer than 25 accounts to report, we encourage you to report on diskette.

Frequently Asked Questions

Who Administers the Law?

The Michigan state treasurer is the administrator of the Uniform Unclaimed Property Act and acts as custodian of the property on behalf of the owner.

Why Does Michigan Have an Unclaimed Property Law?

Michigan's Uniform Unclaimed Property Act protects unclaimed property and returns it to its rightful owners or their heirs. The state treasurer takes custody of the property so the owner may claim it, even if the original holder (like a financial institution) is no longer in business. The law also centralizes the search for lost property. Michigan citizens trying to locate forgotten bank accounts and other property need only look in one place: the Unclaimed Property Division of the Michigan Department of Treasury.

Does the State Simply Go In and Take the Money?

No. Unclaimed property is turned over to the state treasurer, after the following have occurred.

1. There has been no owner-generated activity in the account for a specific amount of time (usually five years).
2. Your attempts to contact the owner fail. If these attempts are unsuccessful, the money is turned over to the state treasurer where the owner or the owner's heirs may claim it.

Does a Customer Have to Go to the Bank or Other Business Every Year to Keep the Account from Becoming Dormant?

No. A customer may write or telephone the holder, in most cases, every five years to keep the account from being reported to the state as a dormant account. The holder must maintain records that show how it tracks communications from the customer.

Why Do Companies, Banks and Financial Institutions Have to Turn Over Unclaimed Funds to the State Treasurer?

Holders are required to report and remit accounts or other property that belong to owners who cannot be located, or for whom there is no known address.

The Michigan Uniform Unclaimed Property Act protects accounts belonging to owners whose whereabouts is unknown. Companies, banks and other financial institutions identify accounts for which there has not been any owner-generated activity during the applicable dormancy period and the owner has not responded to mail or telephone inquiries.

If the owner does not respond or contact the holder within five years, and does not respond to the due diligence notice sent by the holder, the account must be turned over to the state treasurer. The Unclaimed Property Division publishes a notice annually in newspapers that lists the names of person appearing to be owners of unclaimed property. The account is held by the state until the owner or the owner's heirs are located and the funds are claimed.

If an Owner Just Lets His or Her Account "Sit" and Accumulate Interest or Dividends, Is It Considered Active?

No. If interest or dividends are automatically deposited into an account, it is not considered active

because there is no customer contact or customer activity. However, if an owner endorses an interest check and deposits the check, this is considered owner-generated activity. There are many ways to keep an account active including customer contact by mail or telephone (when documented by the holder). In addition, a financial institution or company may cross-reference an inactive account with an active account having the same owner.

Must a Claimant Pay a Fee to Get His or Her Money Back?

No. This is a public service provided by the State of Michigan

What Should a Person Do If His or Her Name Appears on a List of Unclaimed Property?

Call or write the Unclaimed Property Division, Michigan Department of Treasury.

Can a Holder Reimburse a Customer or Reactivate a Customer's Account?

A bank or any other company may reimburse a customer or reactivate an account even though the money has already been sent to the state treasurer. If you choose to reinstate an account, you may file a substantiated claim with the Unclaimed Property Division and be reimbursed for the funds. See Claims Process for Holders - Filing for Reimbursements and Refunds, on page 1-8.

Will the State Return an Owner's Money After It Has Been Remitted?

Yes. Unclaimed property always belongs to the rightful owner. The state treasurer acts only as a custodian of the funds. No time limit is set for claiming these funds and the state treasurer never charges an owner or heir for returning the funds. See Claims Process for Holders, on page 1-8.

Am I Obligated to Report and Remit Unclaimed Property to Other States?

Yes. The Supreme Court ruling in Texas vs. New Jersey dictates that unclaimed property must be reported and remitted to the state of the owner's last known address. If that state does not have an applicable law regarding the property, the property must be sent to the state of incorporation.

What Happens to Money That Is Never Claimed by the Owner?

Owners or heirs can always claim their property. There is no time limit for making a claim to the state treasurer. While the state treasurer often is successful in reuniting people with their money, many owners are never located.

The money that is never claimed is transferred into the general fund for the benefit of all Michigan citizens.

Should an Owner Hire a Fee Finder or Heir Finder?

We encourage owners to contact the Unclaimed Property Division directly to search for funds before signing a contract with a finder. The Unclaimed Property Division will refund only to the owner or their heirs.

We strongly discourage revealing information about an owner's account to a finder or third-party agent to protect the integrity of the account.

Reporting Information and Requirements

The State of Michigan requires businesses and government agencies who have unclaimed property to remit to file unclaimed property reports annually with the state treasurer.

All holders remitting property must complete a *Holder Transmittal and Checklist*. This form provides information to the Unclaimed Property Division about the holder. It establishes a reporting history and provides information about the report you are filing (e.g., amount of report, shares of stock reported). See Chapter 3 for completing the *Holder Transmittal and Checklist*.

Reporting Methods

This manual contains instructions for the use of diskette, magnetic tape or paper reporting. The Unclaimed Property Division requires all holders who are reporting 25 or more unclaimed property accounts to report on diskette or magnetic tape. Reports **MUST** be in Michigan's format. Reports that are received that cannot be processed will be returned to the holder. Reports received in the wrong format will be considered not filed timely.

Information from these reports will be used to compile a list of persons who own unclaimed property and to pay claims. The Unclaimed Property Division will publish the list of missing owners throughout the state each year. The report will be the basis for the Unclaimed Property Division's advertising and public information campaign to locate missing owners.

Report and Remit

All holders are required to remit the property when you file your report. The amount on the *Holder Transmittal and Checklist* must equal the amount of the report. Include a check payable to the State of Michigan for the total amount remitted with the report.

Negative Reports

If you do not have any unclaimed property to remit, you do not need to file a report.

Notice to Owners -- Due Diligence

Michigan law requires holders to send written notice to owners at their last known address informing them that you hold property subject to be turned over to the state. This requirement only applies if all of the following conditions exist.

1. The address for the owner does not appear to be inaccurate.
2. The property has a value of \$50.00 or more.
3. The statute of limitation does not bar the claim of the owner.

Notice must be sent not less than 60 days nor more than 365 days before filing the report. See the appendices for samples of due diligence letters.

Mail Not Returned by Post Office

Mail not returned to you by the post office does not, by itself, qualify as a contact with the owner or activity on the account. When you are reviewing your records for unclaimed property, look for the last documented communication or other contact with the owner or the last debit or credit

generated by the owner on any account. Other methods of verifying the whereabouts of owners are:

1. Cross reference of your records to show that the individuals have other active accounts within your organization.
2. Signed W-9 forms, change of address notices or other correspondence from the customers that prove they are aware the property exists.

Aggregate Reporting

Holders may report a group of accounts each valued at less than \$50.00 using one of nine available aggregate codes. List the number of properties for each type of property. Below is an example of the two most commonly used aggregate codes.

15	AC99 (Aggregate Savings Account)	Aggregate Total
10	CK99 (Aggregate Unclaimed Checks)	Aggregate Total

If the account is interest bearing, list all like interest amounts with the applicable property type.

15	AC99 (Savings Account)	Interest 3%	Aggregate Total
15	AC99 (Savings Account)	Interest 4%	Aggregate Total

DO NOT combine different interest rates in the same property type.

However, special rules apply when reporting dividends. See Chapter 2 for reporting securities and securities related cash.

You are encouraged to provide the Unclaimed Property Division with a separate detail list of owner names and amount due each owner for the aggregate properties. This will reduce the need for the Unclaimed Property Division to refer the owner back to you for verification.

Unknown Owners

For property where you do not know the owner, enter “unknown” in the last name field. List any descriptive or identifying information in the property description field.

Consolidated Reports

Michigan does accept consolidated reports. A consolidated report is one that is filed on behalf of more than one legal holder. EXAMPLE: A parent company that files one report for itself and a number of subsidiaries.

Record Keeping

Copies of reports and supporting records must be kept for 10 years. Information on the unclaimed property report must be supported by an adequate audit trail.

Early Reporting

If you hold property that has reached the dormancy period and have fulfilled the due diligence requirement, you may file the report early.

Incomplete Reports

Check your report before submitting it to ensure that you have completed all requested information. An incomplete report is not considered filed timely.

Fines and Penalties

Every holder is required to file and remit property within the time prescribed. Any holder who fails to file a report of unclaimed property is subject to the following fines and penalties as provided in the Uniform Unclaimed Property Act, Public Act 29 of 1995 (MCL 567.221 et seq.).

A person who fails to pay or deliver property within the time prescribed by the act shall pay interest at the current monthly rate of 1 percentage point above the adjusted prime rate, per year, per month, on the property or value of the property, from the date the property should have been delivered.

A person who willfully fails to render any report or perform other duties required under the act shall pay a civil penalty of \$100.00 for each day the report is withheld or the duty is not performed, but not more than \$5,000.00.

A person who willfully fails to pay or deliver property to the administrator, as required under the act, shall pay a civil penalty equal to 25 percent of the value of the property that should have been paid or delivered.

A person who willfully refuses after written demand by the administrator to pay or deliver property to the administrator, as required under the act, is guilty of a misdemeanor and upon conviction may be punished by a fine of not less than \$500.00, nor more than \$25,000.00, or imprisonment for not more than 6 months or both.

The state treasurer may waive interest and civil fines imposed under the act.

Additional Forms

You may photocopy the blank forms provided with this manual. Forms are also available on the internet at:

www.michigan.gov/treasury

Claims Process for Holders

The main objective of the Unclaimed Property Division is to reunite owners or heirs with their lost or forgotten funds. Our goal is to process claims in less than 90 days.

When we process a claim, proof provided by a claimant is compared with owner information and property descriptions provided by you, the holder. When preparing your report, assume each owner you list is a potential claimant. It is **ESSENTIAL** that you list on your report all available information that identifies owners and properties. Social Security numbers, last-known addresses, property description, and account or check numbers are items we use to verify ownership during the claim process. Providing this and other descriptive information on your report will reduce the need for the Unclaimed Property Division to contact you for more information during the claim process.

The Unclaimed Property Division may contact you for clarification or more information where ownership of the account is uncertain.

Filing for Reimbursement and Refunds

There are two types of payments the Unclaimed Property Division will make to holders after you have remitted your unclaimed property. The most common type is a reimbursement; the second is a refund.

Reimbursement: In this process, a holder decides to pay an owner and then files a claim with the Unclaimed Property Division for reimbursement. We encourage you to use the reimbursement process for your customers. We make every effort to respond to your request as quickly as possible. The requirements for obtaining reimbursement are:

1. Complete and file the *Holder Request for Refund*.
2. Attach proof of payment for each owner you paid and listed on the holder reimbursement form (a copy of the cleared item like original cashier's check with the endorsement of the owner or other proof that the account was reactivated). After we receive your reimbursement request and proof of payment to the owner, we will mail a refund to you in about 2 to 4 weeks.

Refunds: Refunds are made when holders overpay on an unclaimed property report. The overpayments are usually due to accounting errors or other mistakes.

To file for a refund, use the *Holder Request for Refund*. Provide proof or explanation of how the error was made. A refund will be mailed to you in approximately 2 to 4 weeks.

How an Owner May File a Claim

If an individual's name or company name is on a published list or an individual has reason to believe the Unclaimed Property Division is holding funds which belong to him or her, the individual must file a refund claim.

The law requires the Unclaimed Property Division to verify the claim. The documentation we require varies with the type and amount of property being claimed and whether the claimant is an owner, an heir or an officer of a company. The Unclaimed Property Division will research a name and process a claim at no charge for the owner.

Holders are encouraged to reimburse the customer or reactivate an account and file with the Unclaimed Property Division for a reimbursement. If your company policy does not allow this, you can help your customer by completing the Unclaimed Property Claim form. Instruct the customer to mail the claim form to the Michigan Department of Treasury and attach a copy of their Social Security card and a copy of their current driver's license. More information may be required to prove ownership before a refund will be issued. Included in your forms packet is a Claim for Refund of Unclaimed Property which you can use to help your customers file claims.

Note: We cannot provide personalized claim forms to third parties. We must deal directly with the claimant.

Recommended Timeline for Unclaimed Property Review

June 30	Generate reports with parameters that reflect all accounts that are inactive and could be reportable as unclaimed property.
July 15	Prepare and mail due diligence letters to those customers listed as inactive for whom no other active account has been identified.
September 15	Provide a list of customers with whom contact has been lost, to the person preparing the report due in November.
October 1	Begin preparing the report.
November 1	Mail report and remittance to the Unclaimed Property Division.

If You Need Help

If you need special help or have any questions about preparing your unclaimed property report or remitting your property, please call or write our office.

Unclaimed Property Division	(517) 636-5320, ask for the compliance section
Michigan Department of Treasury	or
Lansing, MI 48922	(517) 636-5314

CHAPTER 2

REPORTING SPECIFIC PROPERTY

Uncashed Checks

Most unclaimed property holders have uncashed checks. The period of abandonment for these items varies from one to seven years and begins on the date of the last contact with the payee, which in most cases is the date the check was issued. Reissuing a check does not change the date it should be remitted to the Unclaimed Property Division.

The abandonment date of the item is the original date the item was payable to the owner, which in most cases is the date the check was issued.

Below are the property types and dormancy periods which describe the more common types of unclaimed checks. Also included is the additional information you should provide in the property description field.

Property Types	Additional Information
Cashiers Check (CK01)(5)	Purchasers name; check number (list payee name as owner)
Wages; Commissions (MS01, MS02)(1))	Dates of employment
Dividends (SC01 (7), TR02 (5))	Issue name of security
Customer Overpayment (MS05)(5)	Account number
Utility Refunds (UT03)(5)	Service address, account number
CD Interest Checks (CK16)(5)	CD number, check number
Refunds Due (MS11)(5)	Account number
Payments for Goods or Services; Vendor Checks (MS04(5), CK13(5))	Invoice number
Pension Checks (CK11)(5)	Employer name if different from reporting holder
Escrow Accounts Held by Title Company (TR04)(5)	File number, property address
Insurance claim checks (IN01(5), IN02(5))	Claim number, name of insured, policy number (if death benefit, list beneficiary as owner)

Property Reported by Financial Institutions

Certificates of Deposit

The dormancy period for a matured certificate of deposit is five years. The dormancy begins the day after the first maturity of the certificate, that is the day after the end of the first term. Thus, certificates of deposit must be reported five years from the dates the owners were first able to recover funds without penalties.

Automatically Renewable Certificates of Deposit

An automatically-renewable certificate of deposit is considered unclaimed after 15 years. The 15-year dormancy period begins at the first maturity in the absence of depositor contact. For example: In the absence of depositor contact, the dormancy period of an automatically renewable two-year account issued in April 1980 would begin in April 1982. The account would be renewed every two years until the 15-year dormancy period was reached.

Do not report an account until after the period during which there are owner penalties for early withdrawal has expired. If an owner contact is established during renewal term, the dormancy period will run from the date of such contact.

IRAs and Keoghs

An IRA account or Keogh plan becomes inactive under the terms of the account or plan. If the plan or account requires a distribution at a certain point in time, then the 5 year dormancy period begins at that point.

Custodian Accounts

Accounts held in trust for a minor or accounts opened under the Uniform Gift to Minors Act (MCL 554.451 et seq.) are considered unclaimed after 15 years. Also see Personal Trust Property.

Remember: If deposit owners have other active accounts with you or you have other contact with them, you may not report or remit their inactive accounts.

Personal Trust Property

Remember to list beneficiaries of trusts as primary owners. The parents should be listed as additional owners for accounts held under the Uniform Gift to Minors Act. Dormancy period varies with type of property.

If trust properties you are holding are securities related, see page 2-5 for reporting securities. Report any personal trust properties that are not securities related the same way as other properties.

Corporate Trust Property and Paying Agent Accounts

Corporate trust property and paying agents accounts are considered unclaimed after seven years. File separate reports for each issue of stock and provide each issuing company's federal employee identification number (FEIN). This requirement does not apply to bearer bonds.

Follow all other requirements for reporting securities-related property. See page 2-5 for reporting securities.

Unclaimed Loan Collateral

Unclaimed loan collateral is considered unclaimed after five years. This period begins on the date the loan was paid in full. There are three criteria for collateral to be reported as unclaimed.

1. The loan has been paid in full or charged off.
2. There has been no customer contact for five years.
3. The owner's whereabouts are unknown.

When reporting unclaimed loan collateral use one of two property type codes. For tangible property set aside for a loan, use property type code SD03. Examples of tangible property would be jewelry, stock certificates, deeds etc. See page 2-12 for reporting safe deposit or safekeeping property .

Code loan collateral reported as cash with a property type code MS13. Examples of cash loan collateral are savings accounts and certificates of deposit. When reporting this type of property, the following information is required.

1. Collateral receipt number.
2. Loan number.
3. Description of collateral. Example: Issuing bank and the number of the certificate of deposit; bank name and account number for the bank account.

The owner of the property is the person or entity who pledged the loan. If the loan was in the name of a person or entity other than the owner of the collateral, enter the loan name in the description field of the report.

Property Reported by a Court, Governmental Agency, or Public Corporation or Authority

The dormancy period is one year for any type of unclaimed property held by a court, state, or other government, governmental subdivision or agency, public corporation, or public authority. Unclaimed child support payments reported by county friend of the court offices should be reported using property type code CT06.

Escrow Funds Reported by Title Companies

Escrow accounts are considered unclaimed after five years.

Escrow balances include accounts where you hold money because of the nonperformance of the conditions of the escrow agreement. In transactions involving earnest money, both the buyer and seller have an undivided interest in the entire amount. Both the buyer and seller are considered the owners and both should be listed on the report. Report the person, who placed the money in escrow, usually the buyer, as primary owner; list the other parties as additional owners.

If the contract stipulates that the seller may claim the funds under specific conditions and documenting evidence in your file indicates that those conditions exist, the seller is considered the owner and is listed on the report. The buyer is not considered an owner in this instance.

If you have contact with one party, but you cannot secure a release from the other party, report the funds five years from the date of last contact with the missing party or date of scheduled closing.

Other Escrow Funds

Report amounts placed in escrow at closing in the name of the party who provided the funds. For example: Part of a seller's payoff is held to ensure all taxes are paid and repairs are complete. Once these conditions are met, if the funds remain unclaimed, report the seller's name as the owner of the funds. The buyer is not entitled to the funds.

Report escrow funds using TR04.

Insurance-Related Property

Insurance-related property is considered unclaimed after five years. Unclaimed properties must be assigned property type codes when you report them. Your choice of codes is important because it determines what kinds of information we will require from claimants. Please review the following list to determine which code to use. Each property type describes what information is required when remitting these funds.

- IN01** Individual policy benefits or claim payments. Provide name of insured, policy number and claim number if applicable.
- IN02** Group policy benefits or claim payments excluding death benefits. Provide employer names and policy numbers and claim numbers if applicable.
- IN03** Death benefits on individual or group policies. Provide policy number and name of insured claim number if applicable; dates of birth of insured if known. List the beneficiary in the description field.
- IN04** Proceeds from matured policies, endowments or annuities. Provide policy number and name of insured.
- IN05** Premium refunds on individual policies. Provide the policy number and name of insured.
- IN06** Unidentified remittance or premium payments. Provide any information available; report the owner's name as unknown.
- IN07** Other amounts due under policy terms. All other insurance-related property not described above. Provide a complete description of the property.
- IN08** Agent credit balances. Provide Social Security number of agent and dates of employment.
- IN99** Aggregate properties under \$50.00.

Reporting State of Michigan Property

If the owner of the property is listed as a Michigan state agency e.g., Department of Transportation, enter the owner name as State of Michigan. Then enter the agency name, e.g., Transportation, Attorney General, etc.

Securities and Securities-Related Cash

Diskette reporting is the best medium to select if you have securities or securities-related cash to report. See Chapter 3 Instructions for Reporting on Magnetic Media .

If you file paper reports, you must complete the *Report of Unclaimed Securities* (form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (form 1223). Instructions for completing the forms are in Chapter 3.

General Rules for Reporting

Regardless of the medium you select for reporting your securities-related property, observe the following rules.

1. File separate reports or diskettes for each issue of stock. Provide each issuing company's federal employer identification number (FEIN).
2. List minor children as primary owners of properties on UGMA accounts. List the trustees as additional owners.
3. List owners who are owed more than one amount of the same property type only once (e.g., four quarterly dividend payments). Combine all the amounts due the owner during the applicable reporting period into one total. Provide the ending date through which the amounts were payable. DO NOT report dividends in aggregate.
4. If you are reporting bearer bonds or unclaimed interest on the bonds, list the owners of the properties as unknown. Provide complete descriptions of the bonds in the applicable fields or boxes. Descriptions must include the issue name, series, bond number and all outstanding coupon numbers.
5. If you are reporting dividends received in nominee name, list the stock issues in the description fields or boxes. List the nominee name as the owner of the property.
6. Provide the amounts and issue names of any outstanding shares (i.e., still in the possession of the shareholders) when reporting underlying, unexchanged, unredeemed or unsurrendered shares.
7. If you are remitting underlying shares or undelivered shares returned by the post office (RPO shares), or both, combine all shares of the same issue and class. Your report, however, must reflect the number of underlying shares and the number of shares which are RPO for each of the owners.

Determining What Property to Report

Include in your report all property not previously reported to the Unclaimed Property Division that is unclaimed for the applicable dormancy period or longer. When examining your records, use the last entry or activity generated by the owner to begin the dormancy period, OR the date the first piece of mail was returned by the post office.

Your report and remittance are due on November 1 of every year. Review your records as described below.

All types of securities and securities-related cash are considered unclaimed after seven years. The dormancy period begins on the date the property was payable to the owner. Review your records as of June 30 of the current year and report all property which was payable or distributable to the owner on or before June 30, seven years ago.

When reporting underlying shares, all distributions must have remained unclaimed by the owner during the 7-year dormancy period OR, you should have evidence that mail was returned to you as undeliverable AND that the whereabouts of the owner are unknown to you.

Note: In all cases, the amount you report is the total due the owner as of the date of your remittance, even though some may be recent payments.

Property Type Codes and Property Descriptions

Assign a property type code to each property listed on your report. Your choice of codes is important because it determines what kind of information we require of a claimant. Descriptions of some of the more frequently used codes are below; see Appendix A for a complete list.

Securities-Related CASH codes

SC01 Cash dividends

Include the issue name of the security in the description field.

SC02 Registered bond interest due an owner of a registered security.

DO NOT use this code to report interest paid on a bearer bond.

SC07 Bearer bond interest and matured principal List the owner as unknown. Provide a complete description, including issue name, series, bond number and all outstanding coupon numbers. Also provide the total cash amount of unclaimed interest and principal in the cash amount remitted field.

SC09 Cash for fractional shares.

Provide the issue name of the security in the description field or box. DO NOT report liquidation proceeds under this code. Use the SC13 code for liquidation proceeds.

SC13 Liquidation or redemption proceeds (cash only)

List the issue name of the liquidated security and number of shares presumed to be in the possession of the shareholder in the description field. Do not complete the shares remitted field. Provide the total cash amount due each shareholder in the cash amount remitted field.

SC18 Matured principal on a registered bond

DO NOT use this code to report matured principal on a bearer bond (see SC07).

SC20 Credit balances due missing owners.

Stock and Bond Codes

SC08 Undelivered shares that are returned by the post office (RPO shares).

These shares are normally the result of a stock split or stock dividend. Include the issue name of the security in the description field.

SC10 Unexchanged shares resulting from a merger or buy-out

Provide the number of shares of the successor corporation in the shares remitted field. These are the shares that will be remitted to the Unclaimed Property Division with your report. Indicate the issue name of the successor corporation's stock and the unexchanged stock in the description field.

Example

XYZ Corporation merged into ABC Corporation.

One share of XYZ is exchangeable for 1/4 share of ABC.

An owner fails to exchange 100 shares of XYZ.

The 25 shares of ABC (unexchanged) are outstanding and presumed to be in the possession of the owner.

If there is a claim, the Unclaimed Property Division will request the 100 unexchanged shares of XYZ from the owner before releasing the 25 shares of ABC.

SC12 Underlying shares

The shares are presumed to be in the possession of the shareholder. The certificates must be canceled on the books of the issuer and reissued to the state treasurer. Provide the issue name and number of underlying shares held by the owner. Report all cash and stock dividends payable on the underlying shares as of the date of your remittance.

The dormancy period begins when the first piece of mail is returned by the post office or the first distribution goes unclaimed by the owner.

For underlying shares, use the following test to determine if the property is unclaimed as of the immediate past June 30.

1. All distributions have remained unclaimed for at least seven years, or the account has had RPO mail, beginning at least seven years ago.
2. The owner has not communicated, in writing or otherwise, regarding the property within the last seven years.
3. You do not know the location of the owner

Continue to hold the property until these conditions are met.

Securities Registration and Mailing Instruction/Guidelines for all Holders Reporting Securities

Your securities and your report with related cash are mailed to different addresses. It is very important that you follow these instructions when submitting your report and securities to the Unclaimed Property Division so we can verify their receipt.

Although your securities will be transferred to a different location, they must be transferred at the same time your report and cash are mailed to the Unclaimed Property Division.

STOCKS

A DTC (Depository Trust Company) transfer is required for delivering all DTC eligible securities. A DTC transfer is to be performed by depositing shares to DTC #0913 for credit to account # ACSB024170. Where a security is not DTC eligible, and physical certificates are being delivered, the stock certificates must be registered in the State of Michigan's nominee name of "Detroit & Co., Tax ID #16-1588751."

At least one day in advance of a DTC deposit, please fax the following information concerning the deposit to Angie Owen at (617) 722-9660. Phone contact can be made at (617) 722-9674 for any questions.

State of MI "#ACSB024170"

Name of Security:

Cusip #:

Your DTC #:

of Shares:

If you are sending physical certificates, please mail them with your unclaimed property report to:

Michigan Department of Treasury

Unclaimed Property Division

Lansing, MI 48922

DIVIDEND REINVESTMENT PLANS (DRP'S)

DRP's are to be transferred into the name of the Michigan Department of Treasury using tax ID #38-6000134. The account statements showing the transfer of shares to the Michigan Department of Treasury should be sent together with your holder report to:

Michigan Department of Treasury

Unclaimed Property Division

Lansing, MI 48922

Mailing the Remittance Report

Mail your report and a check for the total amount of cash reported to the following address:

Michigan Department of Treasury

Unclaimed Property Division

Lansing, MI 48922

If you have any questions, please contact the Compliance Section at (517) 636-5314.

Mutual Fund Shares, Distributions and Checks

Diskette reporting is the best medium to select if you have securities or securities-related cash to report. See Chapter 3, Instructions for Reporting on Magnetic Media.

If you file paper reports, you must complete the *Report of Unclaimed Securities* (form 3164) and/or Annual Report of Unclaimed Cash and Safe Deposit Boxes (form 1223). Instructions for completing the forms are included in Chapter 3.

Investment companies usually hold the following types of unclaimed property.

Code	Description
SC16	Mutual Fund Shares
SC01	Dividends
MS04	Expense or vendor checks
MS01	Payroll checks

Identifying Unclaimed Shares

The dormancy period begins when either a sum payable is unclaimed or the first time a piece of mail is returned by the post office (RPO). Determine the date of the first RPO event and use this date. Note this may be different than what is on your information system. At the time the shares become unclaimed, the entire account and any cash proceeds due the owner are also considered unclaimed. Report shares using property type code SC16 and the cash proceeds as credit balances with property type code SC20.

Identifying Unclaimed Distributions and All Other Checks

Mutual fund companies may also hold unclaimed income or capital gains distributions for various reasons. Distribution proceeds may not have been reduced to check form. If a check was issued, it may have never been reported. Checks for closed accounts may be outstanding or RPO'd and should be reported as credit balances, using property type code SC20.

Registration Instructions for Mutual Funds

Mutual Fund shares must be transferred to an account in the name of the Michigan Department of Treasury at the same time that your report and cash are mailed to the Unclaimed Property Division.

Mutual Funds are to be transferred to the Michigan Department of Treasury using tax ID# 38-6000134. The account statement should be sent together with your holder report to:

Michigan Department of Treasury
Unclaimed Property Division
Lansing, MI 48922

Mailing the Remittance Report

Mail your report and a check for the total amount of cash reported to the following address:

Michigan Department of Treasury
Unclaimed Property Division
Lansing, MI 48922

Safe Deposit Boxes or Safe Keeping Property

Report all property that is unclaimed with an unknown or missing owner after five years. The 5-year dormancy period begins on the date of the last contact with the property owner. For example: A safe deposit box is considered unclaimed and must be reported five years after the last rental payment that was not paid. Remember: If the owner has other active accounts at your institution or there is other evidence of owner contact, do not report their property.

Report safe deposit box contents, safekeeping and other tangible property on diskette or paper reporting forms. DO NOT combine these property types on the same reports or diskettes with other types of intangible property like checking and savings accounts.

Safekeeping and Other Tangible Property

Safekeeping items (not safe deposit contents) may be items you are holding for an owner whose whereabouts is unknown or you are holding for a deceased person's heirs. Items may include personal property from a prisoner or personal effects from a hospital patient. Unclaimed property may also include items you are holding as collateral or as a convenience for a customer. It might include stock certificates insurance policies, deeds, wills or even tangible items like a ring or silver tea set. DO NOT value safekeeping items.

Use one of these two property type codes for this kind of tangible property

SD02 Safekeeping

SD03 Other tangible property

Safe Deposit Box Contents

Many safe deposit boxes are empty when drilled. To avoid unnecessary work, we encourage you to drill the boxes before preparing your report. DO NOT REPORT EMPTY BOXES. The property type code for safe deposit boxes is SD01.

Preparing Your Inventory

Describe each safekeeping item and the contents of each safe deposit box on a *Safe Deposit Box Contents* inventory form. Include two copies of the inventory form for each box (1 copy in each box and 1 copy attached to the Holder Transmittal form). Be certain to complete ***all*** entries on the form so we can record the contents properly. We encourage you to keep a copy of the inventory for your records if the owner should contact you.

When you complete the itemized description of contents (item 7), list each item according to these categories. DO NOT put in a paragraph format.

- | | |
|-----------------|---|
| Papers of Value | For life insurance policies, deeds, wills, funeral agreements, cemetery contracts, purchase agreements for land, powers of attorney, partnership agreements, checking and savings books with a balance left, uncashed checks, pawn shop tickets, etc. |
| Securities | Include descriptions of stocks, bonds and other securities (e.g., the registered owner's name, issuing company and number of shares, etc.). |

Cash	List coins by denomination. Normal looking currency should be converted to a bank cashier's check payable to the State of Michigan and submitted with the other safe deposit box contents. Unusual or distinctive currency should be remitted with the rest of the box's contents.
Jewelry	When describing jewelry or loose stones, describe the gems by color (e.g., gold tone ring with small blue stone).
Other Miscellaneous Items	Include other property not included in the above categories like baseball cards, gold/silver ingots, stamp collections, etc.
Firearms & Controlled Substances	You must contact your law enforcement agency if firearms or controlled substances are found in safe deposit boxes. DO NOT send firearms to the Unclaimed Property Division. The local law enforcement agency should confiscate any controlled substances and any live ammunition. Make a note on your inventory sheets explaining that the items were found but turned over to the local law enforcement agency.

Examples of Property the Unclaimed Property Division WILL accept are:

Money (coins, coin collections)

Jewelry (costume or valuable)

Antiques, rare items (in good condition)

Silver and/or gold items (gold tooth crowns)

Miscellaneous items (stamp and baseball collections, bicentennial commemorative medals)

Tool sets or power tools in reasonable and working condition

Electrical equipment (working units determined saleable)

Papers including but not limited to military records, identification documents, Social Security cards, passports, original travelers checks or money orders, legal documents like birth, adoption or death records, wills, court papers, mortgage papers or abstracts.

As a safety precaution, any items of value that are covered with body fluids should be cleaned before packaging for shipping to Treasury.

Place each box or safekeeping item in an individual envelope. Label each envelope with the owner's name, box number (if a safe deposit box) and the holder's name. Place the original TYPED inventory inside the corresponding envelope. Attach a copy of the inventory to your report.

Place the labeled envelopes in a shipping container. Label the outside of each container with the box numbers contained within. Example: Bag 1 of 3; Boxes 210, 515, 600. Bag 2 of 3; Box 615, 700, 725. Bag 3 of 3; Box 726, 890, 920.

Examples of Property the Unclaimed Property Division WILL NOT accept are:

Clothing

Toiletries, personal care items, dentures (unless they contain gold fillings)

Any food or alcoholic beverages

Loose tools or keys

Fireworks, explosives

Weapons of any type including guns or ammunition (turn these over to the local authorities)

Controlled substances (turn these over to the local authorities)

Used toy cap guns, balls etc. that have a value less than cost of sale

Drug paraphernalia (drugs, pipes, needles, etc.; turn these over to the local authorities)

Incidental items like paper clips, rubber bands, scrap paper etc.

Purses or wallets (excluding important papers)

Papers like credit cards, blank checks, personal correspondence and pictures

Items listed that will not be accepted or that are believed worthless may be disposed of and so noted on the inventory sheet by the holder.

Guidelines for Preparing the Report for Safe Deposit Boxes or Safe Keeping Property

The separate inventory sheets discussed above are the only place safe deposit box contents and safekeeping property should be itemized. When you complete your *Annual Return for Unclaimed Property*, include only the information requested on that form. Leave the amount field blank.

Holder Transmittal and Checklist

Prepare the *Holder Transmittal and Checklist*.

Before delivering tangible property, holders must contact the Unclaimed Property Division to confirm a delivery date. Courier service is recommended when property has significant value. Property with a smaller value should be sent via Federal Express or United Parcel Service. Please do not send tangible property by US Mail.

Mailing Address:

Michigan Department of Treasury
Unclaimed Property Division
7285 Parsons Drive
Dimondale, MI 48821

Telephone (517) 636-5320

Keep a copy of the inventory sheets and the report for your records.

CHAPTER 3

PREPARING YOUR REPORT

INSTRUCTIONS FOR REPORTING ON MAGNETIC MEDIA

General Information

You may file your report using diskette, magnetic tape or cartridge. The State of Michigan prefers diskette. Whichever media you choose, you must conform to the following standards.

Diskette

Diskette must be IBM PC/AT compatible. They may be either low-density (360 KB or 720 KB) diskettes or high-density (1.2 MB or 1.44 MB) formats.

The file must be in ASCII format with no imbedded control characters or hexadecimal values, etc. The file will be the only file on the diskette and will be in the root directory. (See section on multiple holder reports for reporting more than one holder on a single diskette).

Separate each record with both a carriage return and a line feed (CR/LF). All numeric fields right-justified, zero filled.

Magnetic Tape

Cartridge: IBM 3480 type cartridges, no compression.

Tape: Nine-track magnetic tape, tape density of 1600 or 6250 BPI.

Data Format: EBCDIC or ASCII.

577 characters/record.

14 records/block or 8078 characters/block.

All numeric fields right-justified, zero fill.

All alphanumeric fields left-justified, blank fill.

Fill characters at the end of the records would be blank filled.

No packed numeric fields.

Tapes must be labeled.

Note: Wherever possible, the Unclaimed Property Division prefers to receive reports on diskette. Whatever media you use, you must attach the *Holder Transmittal and Checklist* to your report. Tapes and diskettes must include an external label with the preparer name and telephone number and must be numbered 1 of 3, 2 of 3, etc. If you are filing for multiple holders, include the federal ID number for each holder within the tape, on the external label. You may include paper reports of the file to help our staff process your report, but they are not required.

File Descriptions

The Michigan standard for reporting unclaimed property is based upon 4 record types.

Record Type	Description	Record Title
1	Holder Record	HOLDER
2	Property Record	PROPERTY
3	Additional Property Record	PROPADD
4	Summary Information Record	SUMINFO

Records are based upon a 577-character record layout developed by the National Association of Unclaimed Property Administrator (NAUPA). The first character of each record denotes the record type, and is a number between 1 and 4 (see above). The subsequent 576 characters store the fields for that particular record.

You must use this file layout as shown. The fields are comprehensive; some fields are not used by all states and some fields may only be used by one state. Michigan will load the fields that we use. In the description and comments/edits column of each record type layout, each field is identified as mandatory, required or optional. If the field is marked mandatory (M), you must enter information or the tape will be rejected. If the field is marked required (R) law or regulation usually requires the information and you must supply it if you have it. If the field is marked optional (O), the information is desired and will be used if supplied.

Multiple Holder Reports

Since the PROPERTY, PROPADD and SUMINFO do not contain fields to link them with a certain holder record, using a single magnetic tape or diskette for multiple holder reports requires some special handling. If multiple holder reports are put on a single magnetic media, holders MUST follow the instructions below:

Magnetic Tape/Cartridge

The HOLDER record for the first holder report must be the first record on the magnetic tape or cartridge, and the SUMINFO record must be the last record in the holder report. All PROPERTY and PROPADD records located between the HOLDER and SUMINFO records will be assumed to belong to that HOLDER record. The HOLDER record for the second holder report should be the first record after the SUMINFO record for the previous holder report. The same criteria will hold true for the next holder report.

Diskette

Multiple holder reports may be included on a single diskette using one of the following options:

Option 1: Each holder report is located in a separate file in the root directory.

Option 2: All holder reports are in the same file in the root directory. The holder record for the first holder report must be the first record in the file, and the SUMINFO record must be the last record in that holder report. All PROPERTY and PROPADD records located between the HOLDER and SUMINFO records will be assumed to belong to the HOLDER record. The HOLDER record for the second holder report should be the first record after the SUMINFO record for the previous holder report. The same criteria will hold true for the next report.

File Record

The tape record is the template file upon which all records must be based. Each record length must be 577 characters. The first character of each record will contain a record type as explained below. The remaining 576 characters contain the various fields in the data set. Since all records MUST be 577 characters, excess space at the end of a record will contain spaces.

- If Record Type = 1, then it is a HOLDER record
- = 2, then it is a PROPERTY record
- = 3, then it is a PROPADD record
- = 4, then it is a SUMINFO record

Holder Record Field Definitions/Specifications

There will always be at least one HOLDER record with each report. The information in the HOLDER record relates to the institution reporting the property. This holder is reporting all subsequent property and more property records.

1. Record Type

This field should contain 1 to denote that the record is a HOLDER record.

2. Holder Federal Employer Identification Number (FEIN)

Enter the nine-digit tax ID number assigned to you by the federal government. If you are not familiar with your tax ID number, contact your payroll, accounting or tax department.

3. Holder Branch Number

If any other departments or branches of your organization file unclaimed property reports using the same tax ID number listed on your report, please contact the Unclaimed Property Division to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter 00 .

4. Holder Report Year

Enter the four-digit of the year in which the property is being reported.

For Example:

For Michigan in which the report period ends June 30, 2002, the holder report year would be 2002.

5. Holder Report Type

Remittance Report:

This field should be populated with R to denote that this is a remittance report, i.e., money and property are being remitted at this time.

6. Holder Report Number

If it is the first report filed by the holder for the report year, this should be 01. If the holder (under the same tax identification number and extension) files multiple reports during the year, this number should increase by 1 for each more report.

7. Holder Report Format

This filed should contain N for the NAUPA format.

8. Holder SIC Code

This is a business type code that indicates the primary business activity of the reporting company. See Appendix D for a list of Michigan classification codes.

9. Holder Incorporated State

Enter the two-character postal abbreviation of the state in which the company is incorporated. Savings and loan associations, banks, and credit unions should enter the state in which they were chartered. See Appendix B for standard state postal abbreviations.

10. Holder Incorporated Date

- a. HOLDER-INC-DATE-YYYY (four-digit year)
- b. HOLDER-INC-DATE-MM (two-digit month)
- c. HOLDER-INC-DATE-DD (two-digit day)

Enter the date on which the company was incorporated or licensed to do business. Savings and loan associations, banks, and credit unions should enter the date their organization was chartered. YYYY equals the year, MM equals the month and DD equals the numerical day.

11. Holder Name

Enter the name of the company or institution for which you are reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds.

12. Holder-City

Enter the name of the city in which the corporate headquarters is located or primary place of business for the tax ID noted above.

13. Holder-County

Enter the name of the county in which the corporate headquarters is located or primary place of business for the tax ID noted above.

14. Holder-State

Enter the name of the state in which the corporate headquarters is located or primary place of business for the tax ID noted above. Enter the valid postal two-character abbreviation of the holder's state. See Appendix B.

15. Holder Contact 1

Enter the name, address, and telephone number plus extension, if applicable, of the *person responsible for the report*. The person should be able to answer questions concerning the

contents of the report, i.e., the person who compiled the report.

a. Name

Enter the report contact person's name, in the order of first, middle, last.

b. Address1

Enter the mailing address.

c. Address 2

d. Address 3

e. City

Enter the city. DO NOT use commas. If the address is outside of the United States, list the province, etc. here.

f. State

Enter the two-character state abbreviation. See Appendix B.

g. ZIP

Enter five- or nine-character zip. If you use only the first 5 positions, space fill the remaining 4 positions, i.e., DO NOT use zeros to fill the remaining positions.

h. Country

Enter the country 3-letter abbreviation, e.g., USA. See Appendix E for applicable country abbreviation.

i. Telephone

1. Telephone: 3- digit Area Code

2. Number: 7-digit telephone number.

3. Extension: Space fill if not applicable. DO NOT zero fill.

16. Holder Contact 2

Enter the name, address, and telephone number plus extension, if applicable, of the *person responsible for the claims*. The person will be contacted by Michigan or potential owners concerning questions about the claims.

a. Name

Enter the report contact person's name, in the order of first, middle, last.

b. Address1

Enter the mailing address.

c. Address 2

d. Address 3

e. City

Enter the city. DO NOT use commas. If the address is outside of the United States, list the province, etc. here.

f. State

Enter the two-character state abbreviation. See Appendix B.

g. ZIP

Enter five- or nine-character zip. If you use only the first 5 positions, space fill the remaining 4 positions, i.e., DO NOT use zeros to fill the remaining positions.

h. Country

Enter the country 3-letter abbreviation, e.g., USA. See Appendix E for applicable country abbreviation.

i. Telephone

1. Telephone: 3- digit Area Code
2. Number: 7-digit telephone number.
3. Extension: Space fill if not applicable. DO NOT zero fill.

PROPERTY RECORD FIELD DEFINITIONS/SPECIFICATIONS

There is one property record for each piece of property. The PROPERTY (PROP) record contains information about the piece of property and about the primary property owner (if known). Each piece of property will have a separate PROPERTY record. If an owner has multiple pieces of property, there will be a separate PROPERTY record for each piece of property. If there are multiple owners for one property, report one owner as the primary owner. The other owners will be added on the PROPADD record.

1. Record Type

This field should contain 2 to denote that the record is a PROPERTY record.

2. Property Sequence Number

The sequence number for each record should be unique. The first property record for a holder should be 000001 for the PROPERTY-SEQUENCE-NUMBER, and the sequence number should be incremented by 1 as other property records are added. If the holder report includes an aggregate record, then it should be the first property record within a property type. See Chapter 1 Reporting Information and Requirements for aggregate property.

3. Owner Type

Enter P to denote primary owner information.

4. Owner Name Identification

If this is a company or business enter C , to identify the name on this record as being a company or business name. Otherwise, space fill if this is an individual's name on this record.

5. Owner Last Name

Enter the owner's last name or the company name or business name.

Enter the name of the company or institution for which you are reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company

The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds. If the owner of the property is listed as a state agency in Michigan, e.g., Department of Transportation, enter the owner name as State of Michigan, then enter the agency i.e., Transportation, Attorney General etc.

6. Owner First Name

Enter the owner's first name.

7. Owner Middle Name

Enter the owner's middle name.

8. Owner Prefix

Enter the owner's prefix like Mr, Ms, Mrs or M/M for Mr and Mrs.

9. Owner Suffix

Enter the owner's suffix like Jr, Sr, III.

10. Owner Title

Enter the owner's title like Dr, Pvt, and Rev. See Appendix F for suggested owner title abbreviations.

11. Owner Address

Enter the owner's last-known address. You must list the last-known address even if the mail has been returned by the Post Office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. DO NOT fill with unknown or address unknown .

- a. ADDRESS1
- b. ADDRESS2
- c. ADDRESS3; leave blank

12. Owner City

Enter the city of the last-known address of the owner. If the owner's last-known address is not in the United states, list the province, etc. If the owner's city is unknown, leave blank. DO NOT fill with unknown or city unknown .

13. Owner County

Enter the county name of the owner's last-known address, or the holder's branch location or principal place of business in the reporting state. If the county name is unknown, leave blank.

14. Owner State

Enter the standard two-character postal abbreviation of the owner's state of last-known address. See Appendix B for state abbreviations. If the owner's last-known address is NOT in the United States, leave blank.

15. Owner ZIP

Enter the owner's five- or nine-character zip code. If you use only the first 5 positions, space fill the remaining 4 positions. i.e., DO NOT use zeros to fill the remaining positions.

16. Owner Country

Enter the country of the last known address of the owner. See Appendix E for a listing of country abbreviations.

17. Owner Tax Identification Number

Enter the owner's Social Security number (SSN) or the company's federal employer identification number (FEIN). When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification purposes.

18. Owner Tax Identification Number Extension

Enter the owner's SSN or FEIN extension, if applicable.

19. Owner Date of Birth

- a. PROP-OWNER-DOB-YYYY (four digit year)
- b. PROP-OWNER-DOB-MM (two digit month)
- c. PROP-OWNER-DOB-DD (two digit day)

Enter the owner's date of birth. YYYY equals the year, MM equals the month and DD equals the numerical day.

20. Starting Transaction Date (Date of Last Transaction)

- a. PROP-ST-TRANS-DATE-YYYY (four digit year)
- b. PROP-ST-TRANS-DATE-MM (two digit month)
- c. PROP-ST-TRANS-DATE-DD (two digit day)

The date of last transaction is the date on which the last deposit/withdrawal occurred, the date the mail was returned, or the date on which the property became payable, redeemable, or returnable, (e.g., issue date of a check).

Most holders will complete the Date of Last Transaction field. YYYY equals the year, MM equals the numerical month and DD equals the day.

If months or days are unknown, the first month or first day should be used. e.g., 19980601 or 19980101. Do not use 00 as a date in either of the day or month portions of the field.

If you are reporting property with periodic payments like dividends, oil and gas royalties or commission checks, enter the ending date through which the amounts were payable. Total all amounts due the owner during the applicable time period and list the payments as one account on the property record.

21. Transaction Ending Date

Leave blank.

22. Property Type Code

This field is REQUIRED. The property type code distinguishes one property type from another. Select the four-character code that best describes the original property of the missing

owner. For example, a closed savings account converted to check form would still be reported as a savings account (AC02). See Appendix A for a list of property type codes.

Note: This field is required if reporting owners of aggregate and unknown property. See Chapter 1 Reporting Information and Requirements for Aggregate and Unknown Property.

23. Amount Reported

Leave blank.

24. Deduction Type

Leave blank.

25. Deduction Amount

Leave blank.

26. Amount Advertised

Leave blank.

27. Addition Type

Leave blank.

28. Addition Amount

Leave blank.

29. Deletion Type

Leave blank.

30. Deletion Amount

Leave blank.

31. Amount Remitted

Enter the net amount due each owner. The amount entered is the amount to be paid to the state.

Example: \$253 = 0000025300

 \$253.73 = 0000025373

If reporting property for aggregate or unknown owners, total each property type and enter that amount here.

32. Interest Flag

If the property is interest bearing, the INTEREST-FLAG should be Y . Otherwise the FLAG will indicate N.

33. Interest Rate

If the INTEREST-FLAG indicator is set to Y , this field should be populated with the current interest rate being earned on this account. The interest rate is a 7 digit, zero filled field, with 4 decimal places assumed. The decimal is not actually entered.

Example: 5.00% would be entered as 0050000

 10.25% would be entered as 0102500

2.375% would be entered as 0023750

When reporting items in aggregate that are interest bearing, refer to Chapter 1 Reporting Information and Requirements for Aggregate Property.

Note: Questions concerning the interest fields should be directed to the Unclaimed Property Division.

34. Issue Name of Stock

When reporting stock where the owner has different issues and these issues will be due the owner, there should be a property record for each issue that will be due that owner. For example: Paul Smith had an account with XYZ broker. In the account, Mr. Smith owned 12 shares of ABC Office Supply Common, 4 shares of ABC Office Supply \$2.75 Preferred and 20 shares of After School Snack Company Common. There should be three property records for Mr. Smith.

Enter the name of the security issue that is due the owner. DO NOT enter more than one issue per property record. (For example, brokers must provide one property record for each issue held in an owner's account.) If this is a redemption, this field should contain the name of successor. Make sure to indicate the type of stock if it is other than common.

35. Stock CUSIP Number

Enter the CUSIP number of the security issue named in number 34 above which is due the owner, i.e., this is what you will be remitting to the state.

36. Number of Shares

Leave blank.

37. Shares Added

Leave blank.

38. Shares Deletion

Leave blank.

39. Shares Remitted

Enter the number of shares, which is being remitted for the owner, i.e., the total number of shares remitted for the owner for this issue. The number of shares is a 12-digit field with 4 decimal places assumed. The decimal point is not actually entered.

Example: 543 = 000005430000
 543.73 = 000005437300
 1,543.7334 = 000015437334

40. Unexchanged Issue/Name of Unexchanged Security

Leave blank.

41. CUSIP Number of Unexchanged Issue

Leave blank.

42. Number of Shares of Unexchanged Issue

Leave blank.

43. Description of Property

Any information that will assist in identifying the owner of the property should be listed in the three property description fields. Identifying numbers (like check number, account number, policy number) should be entered. Other information (like the number of a purchaser of a cashier's check or beneficiary to an insurance policy) should be listed in the property description. If you are reporting insurance-related property, please specify L for life insurance, PC for property and casualty insurance, or AH for accident and health insurance. When reporting safe deposit contents enter the box number.

If you are reporting an aggregate amount for properties under \$50, list the number of properties that were combined for the aggregate entry.

15-AC01

10-AC02

45-CK01

If the account is an interest bearing account, list all like interest amounts with the applicable property type.

15-AC02 interest 3%

10-AC02 interest 4%

Interest is entered into the PROP-INTEREST RATE field.

a. Description 1

Always enter the policy number, account number, or bond number in the PROP-DESCRIPTION-1 field. Please do not add any letters or numbers either before or after the actual account or bond number.

b. Description 2 (TO BE USED ONLY IF YOU ARE REMITTING SHARES OF STOCK. DO NOT USE FOR CASH PROPERTIES.)

Enter the original certificate number of the security that was issued to the owner, if known, otherwise leave blank.

c. Description 3

If reporting safekeeping personal property, use this description field to record fees and liens. Please enter the type of the fee and/or lien and the amount.

DR = drilling fees and unpaid rent

SC = storage charges

If reporting property other than safekeeping items, you may use Description Field 3 to provide us with additional information regarding the property, i.e. Name of issue in the case of bearer or registered bonds.

See Chapter 1, Reporting Information and Requirements for more information regarding reporting Aggregate Properties and Unknown Owners.

Note: See Chapter 2, Reporting Specific Property for registration and delivery requirements for securities and mutual funds.

Additional Property Record

Field Description/Specifications

The additional property (PROPADD) record contains information about additional owners of property recorded in the PROPERTY record. If there is more than one owner of a piece of property, each additional owner for the property will have a PROPADD record.

1. Record Type

This field should contain 3 to denote that the record is a PROPADD record.

2. Property Sequence Number

This field will contain the same PROPERTY-SEQUENCE-NUMBER from the primary PROPERTY record.

3. Owner Type

This field should contain A to denote more owner information.

4. Owner Last Name

Enter the additional owner's last name or the company if it is a business. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds.

5. Owner First name

Enter the owner's first name.

6. Owner Middle Name

Enter the owner's middle name.

7. Owner Prefix

Enter the owner's prefix like Mr, Ms, Mrs or M/M (for Mr and Mrs.)

8. Owner Suffix

Enter the owner's suffix like Jr, Sr, III.

9. Owner Title

Enter the owner's title like Dr, Pvt, and Rev. See Appendix F for suggested owner title abbreviations.

10. Owner Address

Enter the owner's last-known address. You must list the last-known address even if the mail has been returned by the Post Office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important.

- a. ADDRESS1
- b. ADDRESS2
- c. ADDRESS3, leave blank

11. Owner City

Enter the city of the last-known address of the owner. If the owner's last-known is not in the United States, list the province, etc.

12. Owner County

Enter the county name of the owner's last-known address, or the holder's branch location or principal place of business in the reporting state. If the county name is unknown, blank fill.

13. Owner State

Enter the standard two-character postal abbreviation of the owner's state of last-known address. See Appendix B for state abbreviations. If the owner's last-known address is not in the United States, leave blank.

14. Owner ZIP

Enter the owner's five- or nine-character zip code. If you use only the first 5 positions, space fill the remaining 4 positions. i.e., DO NOT use zeros to fill the remaining positions.

15. Owner Country

Enter the country of the last known address of the owner. See Appendix E for a listing of country abbreviations.

16. Owner Tax Identification Number

Enter the owner's Social Security number (SSN) or the company's federal employer identification number (FEIN). When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification purposes.

17. Owner Tax Identification Number Extension

Enter the owner's SSN or FEIN extension, if applicable.

18. Owner Date of Birth

- a. PROP-OWNER-DOB-YYYY (four digit year)
- b. PROP-OWNER-DOB-MM (two digit month)
- c. PROP-OWNER-DOB-DD (two digit day)

Enter the owner's date of birth. YYYY equals the year, MM equals the month and DD equals the numerical day.

19. Relationship Code; Additional Owner Relationship Code

This field must be populated. The RELATIONSHIP-CODE indicates who must claim the property. See Appendix C for relationship codes.

20. Property Sequence Number

Incremented by 1 for each additional owner of the property denoted by the PROPERTY SEQUENCE NUMBER. Example, a piece of property has 2 owners in addition to the primary owner. The record for this first additional owner has a PROPERTY SEQUENCE NUMBER of 001 . The record for the second additional owner has a PROPERTY SEQUENCE NUMBER of 002 .

Summary Information Record Field Description/Specification

There will be one SUMINFO (SUMMARY INFORMATION) record for each holder report. It will contain summary information that will be used for balancing purposes and to verify completeness of records reported.

1. Record Type

This field should contain 4 to denote that the record is a SUMINFO record.

2. Number of Records

This field should contain the total number of records reported including the HOLDER, PROPERTY, ADDITIONAL PROPERTY and SUMMARY INFORMATION records. The number of records is a 6-digit field. The quantity recorded is always a whole number, i.e., no decimal positions. The minimum amount of records that can be counted is 2.

3. Number of Properties

This field should contain the total of all PROPERTY records. The number of property records is a 6-digit field. The quantity recorded is always a whole number, i.e., no decimal positions.

4. Summary of Amount Reported

Enter -0-

5. Deduction Amount

Enter -0-

6. Amount Advertised

Enter -0-

7. Addition Amount

Enter -0-

8. Deletion Amount

Enter -0-

9. Amount Remitted

This field should be the sum of the amount in the AMOUNT REMITTED field on each PROPERTY record. The amount remitted is a 12-digit field with 2 decimal places assumed. The decimal point is not actually entered.

Example: \$1,150,125.23 = 000115012523

NUMBER OF SHARES

This field should be the sum of the amount in the PROP-NUMBER-OR-SHARES field on each PROPERTY record. The amount remitted is a 12-digit field with 2 decimal places assumed. The decimal point is not actually entered.

Example: 124256.5984 = 00001242565984

10. Shares Add

Enter -0-

11. Shares Del

Enter -0-

12. Shares Remitted

This field should be the sum of the amount in the REMITTED SHARES field on each PROPERTY record. The number of shares is a 14-digit field with 4 decimal places assumed. The decimal point is not actually entered.

See Chapter 2, Reporting Specific Property for Securities and Related Cash for registration and delivery instructions.

Complete the *Holder Transmittal and Checklist*. Prepare a check payable to the State of Michigan for the total amount due. Mail your report and remittance on or before November 1.

Keep a copy of the report for your records

HOLDER RECORD

FIELD NUMBER	FIELD	NO OF POSITIONS	FROM	THRU	TYPE	MANDATORY REQUIRED OPTIONAL	ACCEPTABLE VALUES
1	RECORD TYPE	1	1	1	N	M	1
2	HOLDER FED EMP ID NO (FEIN)	9	2	10	N	M	
3	HOLDER BRANCH NUMBER	4	11	14	N	R	
4	HOLDER REPORT YEAR	4	15	18	A/N	M	
5	HOLDER REPORT TYPE	1	19	19	A/N	M	R
6	HOLDER REPORT NUMBER	2	20	21	A/N	M	
7	HOLDER REPORT FORMAT	1	22	22	A/N	M	N
8	HOLDER SIC CODE	4	23	26	N	R	
9	HOLDER INCORPORATED STATE	2	27	28	A/N	R	
10	HOLDER INCORPORATED DATE						
10a	HOLDER INC DATE YYYY	4	29	32	N	R	
10b	HOLDER INC DATE MM	2	33	34	N	R	
10c	HOLDER INC DATE DD	2	35	36	N	R	
11	HOLDER NAME	40	37	76	A/N	M	
12	HOLDER CITY	30	77	106	A/N	R	
13	HOLDER COUNTY	20	107	126	A/N	R	
14	HOLDER STATE	2	127	128	A/N	R	
15	HOLDER CONTACT 1						
15a	NAME	40	129	168	A/N	M	
15b	ADDRESS1	30	169	198	A/N	M	
15c	ADDRESS2	30	199	228	A/N	M	
15d	ADDRESS3	30	229	258	A/N	M	
15e	CITY	30	259	288	A/N	M	
15f	STATE	2	289	290	A/N	M	
15g	ZIP	9	291	299	A/N	M	
15h	COUNTRY	3	300	302	A/N	M	
15i	TELEPHONE						
15i(1)	TELEPHONE AREA CODE	3	303	305	N	M	
15i(2)	TELEPHONE NUMBER	7	306	312	N	M	
15i(3)	TELEPHONE EXTENSION	4	313	316	A/N	O	
16	HOLDER CONTACT 2						
16a	NAME	40	317	356	A/N	O	
16b	ADDRESS1	30	357	386	A/N	O	
16c	ADDRESS2	30	387	416	A/N	O	
16d	ADDRESS3	30	417	446	A/N	O	
16e	CITY	30	447	476	A/N	O	
16f	STATE	2	477	478	A/N	O	
16g	ZIP	9	479	487	A/N	O	
16h	COUNTRY	3	488	490	A/N	O	
16i	TELEPHONE						
16i(1)	TELEPHONE AREA CODE	3	491	493	N	O	
16i(2)	TELEPHONE NUMBER	7	494	500	N	O	
16i(3)	TELEPHONE EXTENSION	4	501	504	A/N	O	
17	FILLER	73	505	577	A/N	M	LEAVE BLANK

TYPE: N = NUMERIC FIELD, A/N = ALPHANUMERIC FIELD

PROPERTY RECORD

FIELD NUMBER	FIELD	NO OF POSITIONS	FROM	THRU	TYPE	MANDATORY REQUIRED OPTIONAL	ACCEPTABLE VALUES
1	RECORD TYPE	1	1	1	N	M	2
2	PROP SEQUENCE-NUMBER	6	2	7	N	M	000001 - 999999
3	OWNER TYPE	1	8	8	A/N	M	P
4	OWNER NAME IDENTIFICATION	1	9	9	A/N	M	C or Space
5	OWNER LAST NAME	40	10	49	A/N	M	
6	OWNER FIRST NAME	30	50	79	A/N	R	
7	OWNER MIDDLE NAME	10	80	89	A/N	O	
8	OWNER PREFIX	10	90	99	A/N	O	
9	OWNER SUFFIX	10	100	109	A/N	O	
10	OWNER TITLE	6	110	115	A/N	O	
11	OWNER ADDRESS						
11a	OWNER ADDRESS1	30	116	145	A/N	R	
11b	OWNER ADDRESS2	30	146	175	A/N	R	
11c	OWNER ADDRESS3	30	176	205	A/N	O	LEAVE BLANK
12	OWNER CITY	30	206	235	A/N	R	
13	OWNER COUNTY	20	236	255	A/N	O	
14	OWNER STATE	2	256	257	A/N	R	
15	OWNER ZIP	9	258	266	A/N	R	
16	OWNER COUNTRY	3	267	269	A/N	R	
17	OWNER TAX ID NUMBER	9	270	278	N	R	
18	OWNER TAX ID NUMBER EXT	2	279	280	A/N	O	
19	OWNER DATE OF BIRTH						
19a	PROP OWNER DOB YYYY	4	281	284	N	O	
19b	PROP OWNER DOB MM	2	285	286	N	O	
19c	PROP OWNER DOB DD	2	287	288	N	O	
20	TRANSACTION STARTING DATE						
20a	PROP ST TRANS DATE YYYY	4	289	292	N	M	
20b	PROP ST TRANS DATE MM	2	293	294	N	M	
20c	PROP ST TRANS DATE DD	2	295	296	N	M	
21	TRANSACTION ENDING DATE						
21a	PROP EN TRANS DATE YYYY	4	297	300	N	O	LEAVE BLANK
21b	PROP EN TRANS DATE MM	2	301	302	N	O	LEAVE BLANK
21c	PROP EN TRANS DATE DD	2	303	304	N	O	LEAVE BLANK
22	PROPERTY TYPE	4	305	308	A/N	R	
23	AMOUNT REPORTED	10	309	318	N	O	LEAVE BLANK
24	DEDUCTION TYPE	2	319	320	A/N	O	LEAVE BLANK
25	DEDUCTION AMOUNT	10	321	330	N	O	LEAVE BLANK
26	AMOUNT ADVERTISED	10	331	340	A/N	O	LEAVE BLANK
27	ADDITION TYPE	2	341	342	A/N	O	LEAVE BLANK
28	ADDITION AMOUNT	10	343	352	A/N	O	LEAVE BLANK
29	DELETION TYPE	2	353	354	A/N	O	LEAVE BLANK
30	DELETION AMOUNT	10	355	364	A/N	O	LEAVE BLANK
31	AMOUNT REMITTED	10	365	374	N	M	
32	INTEREST FLAG	1	375	375	A/N	M	"Y" or "N"
33	INTEREST RATE	7	376	382	N	R	
34	ISSUE NAME OF STOCK	25	383	407	A/N	R	
35	STOCK CUSIP NUMBER	9	408	416	A/N	R	
36	NUMBER OF SHARES	12	417	428	N	O	LEAVE BLANK
37	SHARES ADDED	12	429	440	A/N	O	LEAVE BLANK
38	SHARES DELETION	12	441	452	A/N	O	LEAVE BLANK
39	SHARES REMITTED	12	453	464	N	R	
40	UNEXCHANGED ISSUE NAME	25	465	489	A/N	O	LEAVE BLANK
41	UNEXCHANGED CUSIP	9	490	498	A/N	O	LEAVE BLANK
42	UNEXCHANGED SHARES	12	499	510	N	O	LEAVE BLANK
43	DESCRIPTION OF PROPERTY						
43a	DESCRIPTION 1	12	511	522	A/N	R	
43b	DESCRIPTION 2	20	523	542	A/N	R	
43c	DESCRIPTION 3	35	543	577	A/N	R	

TYPE: N = NUMERIC FIELD, A/N = ALPHANUMERIC FIELD

ADDITIONAL PROPERTY RECORD

FIELD NUMBER	FIELD	NO OF POSITIONS	FROM	THRU	TYPE	MANDATORY REQUIRED OPTIONAL	ACCEPTABLE VALUES
1	RECORD TYPE	1	1	1	N	M	3
2	PROPERTY SEQUENCE NUMBER	6	2	7	N	M	
3	OWNER TYPE	1	8	8	A/N	M	A
4	OWNER LAST NAME	40	9	48	A/N	M	
5	OWNER FIRST NAME	30	49	78	A/N	R	
6	OWNER MIDDLE NAME	10	79	88	A/N	R	
7	OWNER PREFIX	10	89	98	A/N	O	
8	OWNER SUFFIX	10	99	108	A/N	O	
9	OWNER TITLE	6	109	114	A/N	O	
10	OWNER ADDRESS						
10a	ADDRESS1	30	115	144	A/N	R	
10b	ADDRESS2	30	145	174	A/N	R	
10c	ADDRESS3	30	175	204	A/N	O	LEAVE BLANK
11	OWNER CITY	30	205	234	A/N	R	
12	OWNER COUNTY	20	235	254	A/N	O	
13	OWNER STATE	2	255	256	A/N	R	
14	OWNER ZIP	9	257	265	A/N	R	
15	OWNER COUNTRY	3	266	268	A/N	R	
16	OWNER TAX ID NUMBER	9	269	277	A/N	R	
17	OWNER TAX ID NUMBER EXT	2	278	279	A/N	R	
18	OWNER DATE OF BIRTH						
18a	PADD OWNER DOB YYYY	4	280	283	N	O	
18b	PADD OWNER DOB MM	2	284	285	N	O	
18c	PADD OWNER DOB DD	2	286	287	N	O	
19	RELATIONSHIP CODE	2	288	289	A/N	M	
20	PROPERTY SEQUENCE NUMBER	3	290	292	N	M	
21	FILLER	285	293	577	A/N	M	

TYPE: N = NUMERIC, A/N = ALPHANUMERIC

SUMMARY INFORMATION RECORD

FIELD NUMBER	FIELD	NO OF POSITIONS	FROM	THRU	TYPE	MANDATORY REQUIRED OPTIONAL	ACCEPTABLE VALUES
1	RECORD TYPE	1	1	1	N	M	4
2	NUMBER OF RECORDS	6	2	7	N	M	
3	NUMBER OF PROPERTIES	6	8	13	N	M	
4	SUMMARY OF AMOUNT REPORTED	12	14	25	N	M	0
5	DEDUCTION AMOUNT	12	26	37	N	M	0
6	AMOUNT ADVERTISED	12	38	49	N	M	0
7	ADDITION AMOUNT	12	50	61	N	M	0
8	DELETION AMOUNT	12	62	73	N	M	0
9	AMOUNT REMITTED	12	74	85	N	M	
10	NUMBER OF SHARES	14	86	99	N	M	
11	SHARES ADD	14	100	113	N	M	0
12	SHARES DEL	14	114	127	N	M	0
13	SHARES REMITTED	14	128	141	N	M	
14	FILLER	436	142	577	A/N		LEAVE BLANK

TYPE: N = NUMERIC, A/N = ALPHANUMERIC

Instructions for Reporting Cash and Safe Deposit Boxes on Paper

If you are reporting more than 25 accounts, you must submit your report on diskette or magnetic tape.

Holders reporting on paper forms must complete the *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (form 1223). DO NOT report securities on this form. For securities, please use the *Annual Report of Unclaimed Securities* (form 3164). All forms needed for paper reporting are provided with this manual. Updated forms will be sent to you only if they are revised. You may photocopy the forms provided as often as is necessary.

1. Page Number

Number all detail sheets 1 of 3, 2 of 3, 3 of 3 etc.

2. Holder Name

Enter the name of the company or institution for which you are reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds.

3. Holder Branch Number

If any other departments or branches of your organization file unclaimed property reports using the same tax ID number entered on your report, please contact the Unclaimed Property Division to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter 00. See Chapter 1, General Information for our telephone number.

4. Holder Federal Employer Identification Number

Enter the 9-digit tax ID number assigned to you by the federal government. If you are not familiar with your tax ID number, contact your payroll, accounting or tax department.

5. Holder Report Year

Enter the four digits of the year in which the property is being reported. Michigan's report period ends June 30, 2001, so the holder report year would be 2001.

6. Holder Report Number

If this is the first report filed by the holder for the report year, enter 01. If you file multiple reports under the same tax identification number and extension during the year, increase this number by 1 for each additional report.

7. Properties

a. Property Description

Describe the type of property you are reporting (e.g. checking or savings account, IRA, etc.).

b. Property Type Code.

This field is **required**. The property type code distinguishes one property type from another. Select the 4-character code that best describes the original property of the missing owner from Appendix A. For Example: a closed savings account converted to check form would still be reported as a savings account (AC02).

Note: Enter a property type code even if you are reporting in aggregate or for unknown owners. See Chapter 2, Reporting Specific Property for Aggregate and Unknown Owners.

c. Owner's Name

Enter the owner's last name, first name and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is The. If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds. If the owner of the property is listed as a state agency in Michigan, e.g., Department of Transportation, enter the owner name as State of Michigan , and then enter the agency e.g., Transportation, Attorney General, etc.

Enter the owner's suffix or title last (i.e. Jr., Sr., III, Dr., Rev). See Appendix F for suggested owner title abbreviations. May be left blank.

Enter the owner's last-known address. You must list the last-known address even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. DO NOT fill with unknown or address unknown.

Enter the city of the last-known address of the owner. If the owner's last-known address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. DO NOT fill with unknown or city unknown .

Enter the standard 2-character postal abbreviation of the owner's state of last-known address. See Appendix B for state abbreviations.

Enter the owner's 5- or 9-digit zip code. If you only have a 5-digit zip code, leave the last four blank.

If a property is owned by more than one person, see Additional Owners below.

d. Owner Type

Enter P to denote primary owner information.

Additional Owners. If the property has more than one owner, enter the second owner's name in item 7c below the primary owner's name. Enter the last, first, middle initial, of the owner and the last known address, relationship code and Social Security number or FEIN. Enter con't in the amount field. Continue until all owners for this property are listed.

Note: You **must enter** a corresponding relationship code for each additional owner in item 7d. The owner type code indicates who must claim the property. See Appendix C for relationship codes (i.e. for a life insurance policy the policy holder would be the primary owner and the beneficiary of the policy would be the additional owner with a relationship code of BF).

e. Owner Tax Identification Number

Enter the owner's Social Security number (SSN) or the company's federal employer identification number (FEIN). When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.

f. Deductions and Withholdings

This applies to safekeeping and safe deposit box contents only. Report safe keeping fees and liens. Enter the type of the fee and/or lien and the amount. This amount is NOT deducted from the amount remitted.

DR = drilling fees and unpaid rent

SC = storage charges

g. Date of Last Activity

Enter the date on which the last deposit/withdrawal occurred, the date the mail was returned, or the date on which the property became payable, redeemable or returnable, (e.g., issue date of a check).

Most holders will complete the Date of Last Activity field. YYYY equals the year, MM equals the numerical month and DD equals the day. If months or days are unknown, use the first month or first day, e.g., 19980601 or 19980101.

If you are reporting property with periodic payments like oil and gas royalties or commission checks, enter the ending date through which the amounts were payable. Total all amounts due the owner during the applicable time period and list the payments as one amount.

h. Identifying Number

List any information that will help identify the owner of the property. Enter identifying numbers like check number, account number, policy number or cashier's check number.

i. Quantity

Enter the total items that you are reporting for this owner. If you are reporting aggregates under \$50, refer to Chapter 1, Reporting Information and Requirements for Aggregates.

j. Interest Bearing

Enter the applicable interest rate at the time you are reporting the property. Enter as a percentage, e.g., 3%.

k. Amount Remitted

Enter the cash amount you are remitting on behalf of the missing owner. List owners who are owed more than one amount of the same property type only once on your report, with all the amounts combined into one total. If reporting property in aggregate or unknown owners, total each property type and enter that amount here.

Enter the total amount remitted for this page only in the bottom right corner.

8. Totals

Complete this item ONLY on the last page of the report. Enter the total remitted for this report.

Complete the *Holder Transmittal and Checklist*. Prepare a check payable to the State of Michigan for the total amount due. Mail your report and remittance on or before November 1.

Keep a copy of this report for your records.

Instructions for Reporting Securities on Paper

If you are reporting more than 25 accounts, you must submit your report on diskette or magnetic tape.

If you are reporting securities-related property, review the following instructions for a better understanding of the information that must be included with the property report. Use only the *Annual Report of Unclaimed Securities* (form 3164) to report securities-related property. See Chapter 2, Reporting Specific Property for registration and delivery requirements for securities and mutual funds.

1. Page Number

Number all detail sheets 1 of 3, 2 of 3, 3 of 3 etc.

2. Holder Name

Enter the name of the company or institution for which you are reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds.

3. Holder Branch Number

If any other departments or branches of your organization file unclaimed property reports using the same tax ID number entered on your report, please contact the Unclaimed Property Division to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter 00. See Chapter 1, General Information for our telephone number.

4. Holder Federal Employer Identification Number

Enter the 9-digit tax ID number assigned to you by the federal government. If you are not familiar with your tax ID number, contact your payroll, accounting or tax department.

5. Holder Report Year

Enter the four digits of the year in which the property is being reported. For example, Michigan's report period ends June 30, 2002, so the holder report year would be 2002.

6. Holder Report Number

If this is the first report filed by the holder for the report year, enter 01. If you file multiple reports under the same tax identification number and extension during the year, increase this number by 1 for each additional report.

7. Properties

When reporting stock where the owner has different issues and these issues will be due the owner, there should be an owner record for each issue that will be due that owner. Example: Paul Smith had an account with XYZ Broker. In the account Mr. Smith owned 12 shares of ABC Office Supply Common, 4 shares of ABC Office Supply \$2.75 preferred and 20 shares of After School Snack Company Common. There should be 3 property records for Mr. Smith.

a. Issue Name

Enter the name of the security issue, which is due the owner. DO NOT enter more than one issue per owner record. (For example, brokers must provide one property record for each issue held in an owner's account.) If this is a redemption, this field should contain the name of successor. Make sure to indicate the type of stock if it is other than common.

b. Property Type Code.

This field is **required**. The property type code distinguishes one property type from another. Select the 4-character code that best describes the original property of the missing owner from Appendix A. See also Chapter 2 reporting Securities and Securities Related Cash for more information.

c. Owner's Name

Enter the owner's last name, first name and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is The. If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds. If the owner of the property is listed as a state agency in Michigan, e.g., Department of Transportation, enter the owner name as State of Michigan , and then enter the agency e.g., Transportation, Attorney General, etc.

Enter the owner's suffix or title last (i.e. Jr., Sr., III, Dr., Rev).

Enter the owner's title like Dr, Pvt, Rev. See Appendix F for suggested owner title abbreviations. May be left blank.

Enter the owner's last-known address. You must list the last-known address even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. DO NOT fill with unknown or address unknown.

Enter the city of the last-known address of the owner. If the owner's last-known address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. DO NOT fill with unknown or city unknown .

Enter the county name of the owner's last-known address, or the holder's branch location or principal place of business in the reporting state. If the county name is unknown, leave blank. See Appendix D for a listing of county abbreviations.

Enter the standard 2-character postal abbreviation of the owner's state of last-known address. See Appendix B for state abbreviations.

Enter the owner's 5- or 9-digit zip code. If you only have a 5-digit zip code, leave the last four blank.

Additional Owners. If the property has more than one owner, enter the second owner's name in item 7c below the primary owner's name. Enter the last, first, middle initial, of the owner and the last known address, owner type and Social Security number or FEIN. Enter con't in the continued field. Continue until all owners for this property are listed.

Note: You must enter a corresponding owner type for each additional owner in item 7d. The owner type code indicates who must claim the property. See Appendix C for relationship codes.

d. Owner Type

Enter P to denote primary owner information.

e. Owner Tax Identification Number

Enter the owner's Social Security number (SSN) or the company's federal employer identification number (FEIN). When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.

f. Stock CUSIP Number

Enter the CUSIP number of the security issue named in 7a which is due the owner, e.g., this is what you will be reporting to Michigan.

g. Date of Last Activity

Enter the date (YYYY/MM/DD) on which the property became payable or redeemable (e.g. issue date of the dividend check or exchange date of a security); or the date any kind of documentable contact was made with the owner. If month or day is unknown, the first month or first day should be used, e.g., 19980601 or 19980101.

h. Property Description

Enter the type of property you are reporting, e.g., stock common, capital, debenture, warrant, bonds, etc. List bond coupon numbers here.

i. Number of Shares

Enter the number of shares which is being remitted for the owner, i.e., the total number of shares remitted for the owner for this issue.

j. Original Certificate Number

Enter the original certificate number of the security that was issued to the owner if known, otherwise leave blank.

8. Totals

Complete this item ONLY on the last page of the report. Enter the total remitted for this report.

Complete the *Holder Transmittal and Checklist*. Prepare a check payable to the State of Michigan for the total amount due. Mail your report and remittance on or before November 1. Be sure your check amount and/or shares remitted match the grand total(s) of your report.

See Chapter 2, Reporting Securities and Related Cash for registration and delivery instructions.

Keep a copy of this report for your records.

Instructions for Completing the *Holder Transmittal and Checklist*

The *Holder Transmittal and Checklist* must be filed annually by all holders remitting property. Attach this form to your diskette, magnetic tape or your paper reports (the *Annual Report of Unclaimed Cash and Safe Deposit Boxes* or the *Annual Report of Unclaimed Securities*). Also attach your payment for the property which you have identified as unclaimed. The transmittal and checklist provides information to the Unclaimed Property Division about your company or institution and will serve as a guideline for your report.

Complete the forms using the following instructions.

Transmittal

1. Holder Report Year

Enter the four digits of the year in which the property is being reported. For example, Michigan's report period ends June 30, 2002, so the holder report year would be 2002.

2. Holder Name

Enter the name of the company or institution for which you are reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word 'the', place it at the end. For example: The Smith Company should read Smith Company The. Do not abbreviate the first word of the company name, e.g., American vs. Amer., National vs. Natl. Also, do not use numbers in the holder name field. The word 'First' should never be abbreviated as '1st.' Exceptions can be made when a number is a part of a company logo or registered trademark like A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them, e.g., J J Reynolds vs. JJ Reynolds.

3. Holder Federal Employer Identification Number

Enter the 9-digit tax ID number assigned to you by the federal government. If you are not familiar with your tax ID number, contact your payroll, accounting or tax department.

4. Holder Branch Number

If any other departments or branches of your organization file unclaimed property reports using the same tax ID number entered on your report, please contact the Unclaimed Property Division to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter 00. See Chapter 1, General Information for our telephone number.

5. Holder Address

Enter the mailing address.

6. Holder Incorporated State

Enter the two-character postal abbreviation of the state in which the company is incorporated. Savings and loan associations, banks, and credit unions should enter the state in which they were chartered. See Appendix B for standard state postal abbreviations.

7. Holder Incorporated Date

- a. HOLDER-INC-DATE-YYYY (four-digit year)

- b. HOLDER-INC-DATE-MM (two-digit month)
- c. HOLDER-INC-DATE-DD (two-digit day)

Enter the date on which the company was incorporated or licensed to do business. Savings and loan associations, banks, and credit unions should enter the date their organization was chartered. YYYY equals the year, MM equals the month and DD equals the numerical day.

8. Holder-City, State & ZIP

Enter the name of the city in which the corporate headquarters is located or primary place of business for the tax ID noted above.

Enter the name of the state in which the corporate headquarters is located or primary place of business for the tax ID noted above. Enter the valid postal two-character abbreviation of the holder's state. See Appendix B.

Enter the 5- or 9-character ZIP. If you use only the first five positions leave the last four positions blank.

9. Holder-County

Enter the name of the county in which the corporate headquarters is located or primary place of business for the tax ID noted above.

10. Holder Report Number

If this is the first report filed by the holder for the report year, enter 01. If you file multiple reports under the same tax identification number and extension during the year, increase this number by 1 for each additional report.

11. Did You Exercise Due Diligence for This Report?

Check yes or no.

12. State Your Primary Business Activity

Examples: bank, credit union, insurance, manufacturing, city/county government.

Annual Sales Premiums

Enter your annual sales for last fiscal year. If reporting as an insurance company, enter the total amount of premiums written last fiscal year.

Total Assets

Enter the total assets of your company. If none, please explain.

Number of Employees

Enter total number of employees in your company or institution.

11. Did You File a Report of Unclaimed Property Last Year?

Check yes or no. If you checked no please explain.

13. Report Type

Check the appropriate box.

What Media Type Are You Filing?

Check the appropriate box.

Is the Company a Wholly-owned Subsidiary, a Division, Publicly Traded or Private?

Check the appropriate box.

15. REPORTING REQUIREMENTS

Complete each line according to the instructions on the form.

16. CONTACT PERSON

Enter the name of the person responsible for the report. This person should be able to answer questions concerning the contents of the report, and in most cases is the person who compiled the report.

AUTHORIZING SIGNATURE

Must be signed by an officer of the company or institution.

TITLE

Give the title of the person signing the transmittal.

DATE

The date the transmittal was signed by the authorized person.

Checklist

In each column, enter the total value of each property type in the amount column.

AC01	Checking accounts	\$450.00
CK10	Expense checks	\$800.00
		\$1,250.00

Total this column. Sum the total value of all property types in each column and enter it at the bottom of the column, e.g., \$1,250.00.

Grand total paid. Sum the totals for both columns and enter that amount here. The grand total paid must agree with total remitted to the Unclaimed Property Division.

APPENDICES

APPENDIX A

PROPERTY TYPE CODES & ABANDONMENT PERIODS

ACCOUNT BALANCES DUE

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	AC01	CHECKING ACCOUNTS
5	AC02	SAVINGS ACCOUNTS
5	AC03	MATURED CD OR SAVINGS CERTIFICATE
5	AC04	CHRISTMAS CLUB FUNDS
5	AC05	MONEY ON DEPOSIT TO SECURE FUND
5	AC06	SECURITY DEPOSITS
5	AC07	UNIDENTIFIED DEPOSITS
5	AC08	SUSPENSE ACCOUNTS
5	AC99	AGGREGATE ACCOUNT BALANCES UNDER \$50.00

UNCASHED CHECKS

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	CK01	CASHIER'S CHECKS
5	CK02	CERTIFIED CHECKS
5	CK03	REGISTERED CHECKS
5	CK04	TREASURER'S CHECKS
5	CK05	DRAFTS-CHECKS
5	CK06	WARRANTS
7	CK07	MONEY ORDERS
15	CK08	TRAVELER'S CHECKS
5	CK09	FOREIGN EXCHANGE CHECKS
5	CK10	EXPENSE CHECKS
5	CK11	PENSION CHECKS
5	CK12	CREDIT CHECKS OR MEMOS
5	CK13	VENDOR CHECKS
5	CK14	CHECKS WRITTEN OFF TO INCOME
5	CK15	OTHER OUTSTANDING OFFICIAL CHECKS
5	CK16	CD INTEREST CHECKS
5	CK99	AGGREGATE UNCASHED CHECKS UNDER \$50.00

MINERAL PROCEEDS & MINERAL INTEREST

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	MI01	NET REVENUE INTEREST
5	MI02	ROYALTIES
5	MI03	OVERRIDING ROYALTIES
5	MI04	PRODUCTION PAYMENTS
5	MI05	WORKING INTEREST
5	MI06	BONUSES
5	MI07	DELAY RENTALS
5	MI08	SHUT-IN ROYALTIES
5	MI09	MINIMUM ROYALTIES
5	MI99	AGGREGATE MINERAL INTEREST UNDER \$50.00

MISC. CHECKS & INTANGIBLE PERSONAL PROPERTY

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
1	MS01	WAGES, PAYROLL, SALARY
1	MS02	COMMISSIONS
5	MS03	WORKERS' COMPENSATION BENEFITS
5	MS04	PAYMENT FOR GOODS & SERVICES
5	MS05	CUSTOMER OVERPAYMENT
5	MS06	UNIDENTIFIED REMITTANCES
5	MS07	UNREFUNDED OVERCHARGES
5	MS08	ACCOUNTS PAYABLE
5	MS09	CREDIT BALANCES-ACCTS. REC.
5	MS10	DISCOUNTS DUE
5	MS11	REFUNDS DUE
5	MS12	UNREDEEMED GIFT CERTIFICATES
5	MS13	UNCLAIMED LOAN COLLATERAL
5	MS14	PENSION & PROFIT SHARE PLANS (IRA,KEOGH)
1	MS15	DISSOLUTION OR LIQUIDATION
5	MS16	MISC. OUTSTANDING CHECKS
5	MS17	MISC. INTANGIBLE PROPERTY
5	MS18	SUSPENSE LIABILITIES
5	MS99	AGGREGATE MISC. PROPERTY UNDER \$50.00

SAFE DEPOSIT BOXES & SAFEKEEPING

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	SD01	SAFE DEPOSIT BOX CONTENTS
5	SD02	OTHER SAFEKEEPING
5	SD03	OTHER TANGIBLE PROPERTY

COURT DEPOSITS

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
1	CT01	ESCROW FUNDS
1	CT02	CONDEMNATION AWARDS
1	CT03	MISSING HEIRS FUNDS
1	CT04	SUSPENSE ACCOUNTS
1	CT05	OTHER COURT DEPOSITS
1	CT06	CHILD SUPPORT PAYMENTS
1	CT99	AGGREGATE COURT DEPOSITS UNDER \$50.00

INSURANCE

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	IN01	INDIVIDUAL POLICY BENEFITS OR CLAIM PAYMENTS
5	IN02	GROUP POLICY BENEFITS OR CLAIM PAYMENTS
5	IN03	PROCEEDS DUE BENEFICIARIES
5	IN04	PROCEEDS FROM MATURED POLICIES, ENDOWMENTS OR ANNUITIES
5	IN05	PREMIUM REFUNDS
5	IN06	UNIDENTIFIED REMITTANCES
5	IN07	OTHER AMOUNTS DUE UNDER POLICY TERMS
5	IN08	AGENT CREDIT BALANCES
5	IN99	AGGREGATE INSURANCE PROPERTY UNDER \$50.00

SECURITIES

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
7	SC01	DIVIDENDS
7	SC02	INTEREST (BOND COUPONS)
7	SC03	PRINCIPAL PAYMENTS
7	SC04	EQUITY PAYMENTS
7	SC05	PROFITS
7	SC06	FUNDS PAID TO PURCHASE SHARES
7	SC07	FUNDS FOR STOCKS & BONDS
7	SC08	SHARES OF STOCK (RETURNED BY P.O.)
7	SC09	CASH FOR FRACTIONAL SHARES
7	SC10	UNEXCHANGED STOCK OF SUCCESSOR CORP.
7	SC11	OTHER CERTIFICATES OF OWNERSHIP
7	SC12	UNDERLYING SHARES OR OTHER OUTSTANDING CERTIFICATES
7	SC13	FUNDS FOR LIQUIDATION/REDEMPTION OF UNSURRENDERED STOCK OR BONDS
7	SC14	DEBENTURES
7	SC15	US GOVERNMENT SECURITIES
7	SC16	MUTUAL FUND SHARES
7	SC17	WARRANTS (RIGHTS)
7	SC18	MATURED BOND PRINCIPAL
7	SC19	DIVIDEND REINVESTMENT PLANS
7	SC20	CREDIT BALANCES
7	SC99	AGGREGATE SECURITY RELATED CASH UNDER \$50.00

TRUST, INVESTMENT & ESCROW ACCOUNTS

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
5	TR01	PAYING AGENT ACCOUNTS
5	TR02	UNDELIVERED OR UNCASHED DIVIDENDS
5	TR03	FUNDS HELD IN FIDUCIARY CAPACITY
5	TR04	ESCROW ACCOUNTS
5	TR05	TRUST VOUCHERS
5	TR99	AGGREGATE TRUST PROPERTY UNDER \$50.00

UTILITIES

<u>YRS</u>	<u>CODE</u>	<u>DESCRIPTION</u>
1	UT01	UTILITY DEPOSITS
5	UT02	MEMBERSHIP FEES
5	UT03	REFUNDS OR REBATES
5	UT04	CAPITAL CREDIT DISTRIBUTIONS
5	UT99	AGGREGATE UTILITY PROPERTY UNDER \$50.00

ZZZZ PROPERTIES NOT IDENTIFIED ABOVE

APPENDIX B

STATE ABBREVIATIONS

AL	ALABAMA	NE	NEBRASKA
AK	ALASKA	NV	NEVADA
AZ	ARIZONA	NH	NEW HAMPSHIRE
AR	ARKANSAS	NJ	NEW JERSEY
CA	CALIFORNIA	NM	NEW MEXICO
CO	COLORADO	NY	NEW YORK
CT	CONNECTICUT	NC	NORTH CAROLINA
DE	DELAWARE	ND	NORTH DAKOTA
FL	FLORIDA	OH	OHIO
GA	GEORGIA	OK	OKLAHOMA
HI	HAWAII	OR	OREGON
ID	IDAHO	PA	PENNSYLVANIA
IL	ILLINOIS	RI	RHODE ISLAND
IN	INDIANA	SC	SOUTH CAROLINA
IA	IOWA	SD	SOUTH DAKOTA
KS	KANSAS	TN	TENNESSEE
KY	KENTUCKY	TX	TEXAS
LA	LOUISIANA	UT	UTAH
ME	MAINE	VT	VERMONT
MD	MARYLAND	VA	VIRGINIA
MA	MASSACHUSETTS	WA	WASHINGTON
MI	MICHIGAN	DC	WASHINGTON DC
MN	MINNESOTA	WV	WEST VIRGINIA
MS	MISSISSIPPI	WI	WISCONSIN
MO	MISSOURI	WY	WYOMING
MT	MONTANA		

APPENDIX C

RELATIONSHIP CODES

(To be used for additional owner records)

AD - Administrator	GR - Guardian for
AF - Attorney for	IN - Insured
AG - Agent for	JC - Joint tenants in common
AN - And	JT - Joint tenants with rights of survivorship
AO - And/Or	OR - Or
BF - Beneficiary	PA - Payee
CC - Co-Conservator	PO - Power of Attorney
CF - Custodian for	RE - Remitter
CN - Conservator	TE - As Trustee for
EX - Executor or Executrix	UG - Uniform gift to minors act (UGMA)
FB - For benefit of	

DEDUCTIONS AND WITHHOLDING CODES

DR - Drilling fees and unpaid rent
SC - Storage charges

These codes are used primarily for reporting of safe deposit boxes or safekeeping.

APPENDIX D

COUNTY CODES

01	ALCONA	29	GRATIOT	57	MISSAUKEE
02	ALGER	30	HILLSDALE	58	MONROE
03	ALLEGA	31	HOUGHTON	59	MONTCALM
04	ALPENA	32	HURON	60	MONTMORENCY
05	ANTRIM	33	INGHAM	61	MUSKEGON
06	ARENAC	34	IONIA	62	NEWAYGO
07	BARAGA	35	IOSCO	63	OAKLAND
08	BARRY	36	IRON	64	OCEANA
09	BAY	37	ISABELLA	65	OGEMAW
10	BENZIE	38	JACKSON	66	ONTONAGON
11	BERRIEN	39	KALAMAZOO	67	OSCEOLA
12	BRANCH	40	KALKASKA	68	OSCODA
13	CALHOUN	41	KENT	69	OTSEGO
14	CASS	42	KEWEENAW	70	OTTAWA
15	CHARLEVOIX	43	LAKE	71	PRESQUE ISLE
16	CHEBOYGAN	44	LAPEER	72	ROSCOMMON
17	CHIPPEWA	45	LEELANAU	73	SAGINAW
18	CLARE	46	LENAWEE	74	SAINT CLAIR
19	CLINTON	47	LIVINGSTON	75	SAINT JOSEPH
20	CRAWFORD	48	LUCE	76	SANILAC
21	DELTA	49	MACKINAC	77	SCHOOLCRAFT
22	DICKINSON	50	MACOMB	78	SHIAWASSEE
23	EATON	51	MANISTEE	79	USCOLA
24	EMMET	52	MARQUETTE	80	VAN BUREN
25	GENESEE	53	MASON	81	WASHTENAW
26	GLADWIN	54	MECOSTA	82	WAYNE
27	GOGEBIC	55	MENOMINEE	83	WEXFORD
28	GRAND TRAVERSE	56	MIDLAND	84	OUT OF STATE

BUSINESS TYPE CODES

398	GENERAL COMPANIES	794	FAIRS
401	RAILROADS	806	HOSPITALS AND NURSING HOMES
481	TELEPHONE COMPANIES	821	SCHOOLS
491	ELECTRIC COMPANIES	822	STATE COLLEGES AND UNIVERSITIES
492	GAS COMPANIES	824	COLLEGES (COMMUNITY)
602	NATIONAL AND STATE BANKS	919	FEDERAL GOVERNMENT
605	SAFE DEPOSIT COMPANIES	929	STATE GOVERNMENT
612	SAVINGS AND LOAN COMPANIES	939	COUNTY GOVERNMENT (INCLUDING CIRCUIT COURTS)
613	LAND BANKS		
614	CREDIT UNIONS	948	VILLAGES AND CITIES
615	SMALL LOAN COMPANIES	949	CITY GOVERNMENT (INCLUDING DISTRICT COURTS)
621	STOCK BROKERS AND DEALERS		
639	INSURANCE COMPANIES	959	TOWNSHIP GOVERNMENT

APPENDIX E

COUNTRY CODE TABLE

AFG	AFGHANISTAN	GNA	GRENADA	PAK	PAKISTAN
ALB	ALBANIA	GRC	GREECE	PAN	PANAMA
ALG	ALGERIA	GRE	GREENLAND	PAR	PARAGUAY
AND	ANDORRA	GUA	GUATEMALA	PER	PERU
ANG	ANGOLA	GUI	GUINEA	PHI	PHILIPPINES
ANT	ANTIGUA & BARBUDA	GUY	GUYANA	PNG	PAPUA NEW GUINEA
ARG	ARGENTINA	HAL	HAITI	POL	POLAND
ARM	ARMENIA	HON	HONDURAS	POR	PORTUGAL
AUS	AUSTRALIA	HUN	HUNGARY	QAT	QATAR
AUT	AUSTRIA	ICE	ICELAND	ROM	ROMANIA
AZE	AZERBAIJAN	INA	INDONESIA	RUS	RUSSIA
BAH	BAHAMAS	IND	INDIA	RWA	RWANDA
BAN	BANGLADESH	IRA	IRAN	SAF	SOUTH AFRICA
BAR	BARBADOS	IRE	IRELAND	SAU	SAUDI ARABIA
BEL	BELARUS	IRQ	IRAQ	SEN	SENEGAL
BEN	BENIN	ISR	ISRAEL	SEY	SEYCHELIES
BHR	BAHRAIN	ITA	ITALY	SIN	SINGAPORE
BHU	BHUTAN	IVC	IVORY COST	SKN	SAINT KITTS & NEVIS
BLG	BELGIUM	JAM	JAMICA	SLE	SIERRA LEONE
BLZ	BELIZE	JPN	JAPAN	SLO	SLOVAKIA
BOL	BOLIVIA	JOR	JORDAN	SLU	SAINT LUCIA
BOS	BOSNIA & HERZEGOVINC	KAZ	KAZAKHSTAN	SMR	SAN MARINO
BOT	BOTSWANA	KEN	KENYA	SOL	SOLOMON ISLANDS
BRA	BRAZIL	KIR	KIRLBATI	SOM	SOMALIA
BRM	BURMA	KON	NORTH KOREA	SPA	SPAIN
BRN	BURUNDI	KOS	SOUTH KOREA	SRI	SRI LANKA
BRU	BRUNEI DARUSSALAM	KUW	KUWAIT	STP	SAO TOME & PRINCIPE
BUL	BULGARIA	KYR	KYRGYZSTAN	SUD	SUDAN
BUR	BURKINA	LAO	LAOS	SUR	SURINAME
CAM	CAMBODIA	LAT	LATVIA	SVA	SLOVENIA
CAN	CANADA	LEB	LEBANON	SVG	VINCENT & THE GRENA
CAP	CAPE VERDE	LES	LESOTHO	SWA	SWAZILAND
CAR	CENTRAL AFRICA REP	LIB	LIBERIA	SWE	SWEDEN
CAY	CAYMAN ISLANDS	LIE	LIECHTENSTEIN	SWI	SWITZERLAND
CHA	CHAD	LIT	LITHUANIA	SYR	SYRIA
CNI	CHILE	LUX	LUXEMBOURG	TAI	TAIWAIN
CMR	CAMEROON	LYA	LIBYA	TAJ	TAJIKISTAN
CNA	CHINA	MAC	MACEDONIA	TAN	TANZANIA
CNG	CONGO (BRAZZAVILLE)	MAD	MADAGASCAR	THA	THAILAND
COL	COLUMBIA	MAL	MALAWI	TMN	TURKMENISTAN
COM	COMOROS	MEX	MEXICO	TOG	TOGA
CRC	COSTA RICA	MGA	MONGOLIA	TON	TONGA
CRO	CROATIA	MIC	MICRONESIA	TRT	TRINDAD & TABAGO
CUB	CUBA	MLD	MALDIVES	TUN	TUNISIA
CYP	CYPRUS	MLI	MALI	TUR	TURKEY
CZE	CZECH REPUBLIC	MLY	MOLAYSIA	TUV	TUVALU
DEN	DENMARK	MOL	MOLDOVA	UAE	UNITED ARAB EMIRATES
DJI	DJIBOUTI	MON	MONACO	UGA	UGANDA
DOM	DOMINICA	MOR	MOROCCO	UNK	N OF GREAT BRITIAN
DRE	DOMINICAN REPUBLIC	MOT	MONTERRAT	UKR	UKRAINE
ECU	ECUADOR	MOZ	MOZAMBIQUE	URU	URUGUAY
EGY	EGYPT	MRA	MAURITANIA	USA	UNITED STATES OF AMER.
ELS	EL SALVADOR	MRS	MARSHALL ISLANDS	UZB	UZBEKISTAN
EQG	EQUATORIAL GUINEA	MTA	MALTA	VAN	VANUATU
ERI	ERITREA	MTU	MAURITIUS	VAT	VATICAN CITYHOLY SE
EST	ESTONIA	MYA	MYANMAR	VEN	VENEZUELA
ETH	ETHIOPIA	NAM	NAMIBIA	VIE	VIETNAM
FJI	FJI	NAU	NAURA	WSM	WESTERN SAMOA
FIN	FINLAND	NEP	NEPAL	YEM	YEMEN
FRA	FRANCE	NET	NETHERLANDS	YUG	YUGOSLAVIA
GAB	GABON	NGA	NIGERIA	ZAI	ZAIRE
GAM	GAMBIA	NIC	NICARAGUA	ZAM	ZAMBIA
BGI	GUINEA-BISSAU	NIG	NIGER	ZIM	ZIMBABWE
GEO	GEORGIA	NOR	NORWAY		
GER	GERMANY	NZD	NEW ZEALAND		
GHA	GHANA	OMN	OMAN		

APPENDIX F

OWNER TITLE ABBREVIATION CODES

ACTNT	- Accountant	JDG	- Judge
AD	- Administrator/Administratrix	JP	- Justice of Peace
AN	- Airman	JT	- Joint Tenancy
AB	- Airman Basic	LT	- Lieutenant
A1C	- Airman First Class	LTC	- Lieutenant Colonel
ATTY	- Attorney	LCDR	- Lieutenant Commander
CAPT	- Captain	MSGT	- Master Sergeant
CPA	- Certified Public Accountant	MAJ	- Major
CHMN	- Chairman	MGR	- Manager
CEO	- Chief Executive Officer	MNR	- Minor
CMSGT	- Chief Master Sergeant	PTNR	- Partner
CPO	- Chief Petty Officer	PO	- Petty Officer
CWO	- Chief Warrant Officer	PRES	- President
COL	- Colonel	PVT	- Private
CDR	- Commander	PFC	- Private First Class
CSGM	- Command Sergeant Major	REP	- Representative
COMM	- Commissioner	REV	- Reverend
CONT	- Controller/Comptroller	SN	- Seaman
CPL	- Corporal	2LT	- Second Lieutenant
CCLK	- County Clerk	SEC	- Secretary
CUST	- Custodian	SEN	- Senator
DECD	- Deceased	SRA	- Senior Airman
DCLK	- District Clerk	SGT	- Sergeant
DR	- Doctor	SFC	- Sergeant First Class
ED	- Editor	SGM	- Sergeant Major
ENGR	- Engineer	SHER	- Sheriff
ENS	- Ensign	SPEC	- Specialist
EST	- Estate	SSGT	- Staff Sergeant
EXEC	- Executor/Executrix	TXCOL	- Tax Collector/Assessor
1LT	- First Lieutenant	TSGT	- Tech Sergeant
FAO	- For the Account of	TIC	- Tenants in Common
FBO	- For the Benefit of	TREAS	- Treasurer
GEN	- General	TR	- Trust
GOV	- Governor	TTEE	- Trustee
GDN	- Guardian	UGMA	- Uniform Gift to Minors Act
HON	- Honorable	UMO	- Under the Will of
INSP	- Inspector	VP	- Vice President
ITF	- In Trust for		

DO NOT use these codes as owner type. Please refer to Appendix C.

APPENDIX G

SUGGESTED ABBREVIATIONS

ADMIN	- ADMINISTRATION	INS	- INSURANCE
AMER	- AMERICAN	INTL	- INTERNATIONAL
ASSOC	- ASSOCIATE	INV	- INVESTMENT
ASSOC	- ASSOCIATED	LINS	- LIFE INSURANCE
ASSOC	- ASSOCIATES	LTD	- LIMITED
BUR	- BUREAU	MNG	- MANAGING
CLK	- CLERK	MGMT	- MANAGEMENT
CO	- COMPANY	MFG	- MANUFACTURERS
COOP	- COOPERATIVE	MFG	- MANUFACTURING
CORP	- CORPORATION	MKT	- MARKET
CO	- COUNTY	MKT	- MARKETING
CU	- CREDIT UNION	MECH	- MECHANICAL
DISTR	- DISTRIBUTOR	MED	- MEDICAL
DIST	- DISTRICT	NATL	- NATIONAL
E	- EAST	N	- NORTH
EMPL	- EMPLOYEE	NE	- NORTHEAST
EST	- ESTATE	NW	- NORTHWEST
EXPL	- EXPLORATION	OPER	- OPERATING
FED	- FEDERAL	PTNRSHIP	- PARTNERSHIP
FCU	- FEDERAL CREDIT UNION	S	- SOUTH
GEN	- GENERAL	SE	- SOUTHEAST
GOVT	- GOVERNMENT	SW	- SOUTHWEST
GRP	- GROUP	STD	- STANDARD
HOSP	- HOSPITAL	TR	- TRUST
INC	- INCORPORATED	UTD	- UNITED
INDEP	- INDEPENDENT	UNIV	- UNIVERSITY
INDL	- INDUSTRIAL	US	- UNITED STATES
IND	- INDUSTRY	W	- WEST
INST	- INSTITUTION	WSTN	- WESTERN

APPENDIX H

STANDARDS FOR REPORTING UNCLAIMED PROPERTY ON ANY TYPE MEDIA

The following standards must be observed, whether you are reporting on diskette, importing files to the diskette, or reporting by magnetic tape or cartridge.

You may also find these standards helpful if you file paper reports. Our data entry operators follow these guidelines for entering the owner names listed on your reporting form.

RULES OF ENTRY

1. Never use punctuation in owner name fields (e.g., periods, commas, apostrophes, etc.).
2. Multiple owner names must be entered as separate owner records.

Correct

Jones Bill
Jones Mary

Incorrect

Jones Bill & Mary
Jones Bill and Mary
Jones Bill or Mary

3. Hyphens may not be used in owner name fields.

Correct

Smith Jones Mary
Benton Brown Bill

Incorrect

Jones Mary Smith-
Brown Bill Benton-

4. Owner name suffixes (i.e. Jr, Sr, III) must be entered after the name.

Correct

Smith Bill Jr

Incorrect

Smith Jr Bill

5. Company names must be entered in the last name field. The word “and” must always be replaced with an ampersand (&). Ampersand may not be used in owner name fields for any other reason.

Correct

Jones & Jones

Incorrect

Jones and Jones

6. Never abbreviate the first word of a company name. Always spell it out.

Correct

American Life Ins

Incorrect

Amer Life Ins

7. **DO NOT** use numeric in owner name fields.

Correct

First State Bank

Incorrect

1st State Bank

The only exception is when a number is part of a registered trademark (e.g., A1 Inc.).

8. Never begin an owner name with “the”.

Correct

Baby Store The

Bank of Rio Grande The

Incorrect

The Baby Store

The Bank of Rio Grande

9. Never use AKA, DBA, FKA, C/O, etc. in owner name fields. Enter these abbreviations in the first address field.

Correct

Smith Inc.

c/o American Bank

Incorrect

Smith Inc. c/o American Bank

GenCorp

DBA Bargain Town

GenCorp DBA Bargain Town

10. For trusts accounts or estates, list the person’s name first.

Correct

Smith Mary TR DTD 4/23/65

Smith Mary Estate of

Incorrect

Trust of Mary Smith

Estate of Mary Smith

SAMPLE DUE DILIGENCE

HOLDER NAME & ADDRESS

CUSTOMER NAME

CUSTOMER ADDRESS

CUSTOMER CITY, STATE & ZIP

It is the policy of (HOLDER) to review and update our account records periodically. Our records of your savings/ checking account number 123456 indicate no transactions as of (LAST ACTIVITY DATE). Your account needs to be brought current. State law requires us to turn this account over to the state if the account is truly abandoned. To prevent us from turning your account over to the state's unclaimed property office, please check the appropriate box, sign in the space provided below, and return this to us as soon as possible.

() The above address information is correct for the account and I am aware of the account.

() Please change the account holder(s) name(s) and/or address(es) to read as follows:

() I wish to close this account. Please send a check for the closeout amount to the following address:

Signature

Date

Your assistance is appreciated. Please contact our office if you have any questions.

Sincerely,

Your Bank Officer

SAMPLE DUE DILIGENCE

To: _____ Date: _____

Re: Disposition of Outstanding Check

Our records indicate that the following check issued to you is still outstanding:

Check#	Date Issued	Amount Issued
--------	-------------	---------------

Please indicate the disposition of the check on the bottom of this form and return it to us within _____ days

Disposition of Check

____ I cashed the above check. Provide date cashed, if known: ____/____/____

____ I am holding the above check for the following reason:

____ I received the above check, but it has been lost or destroyed. Please issue a replacement check.

____ I did not receive the above check. Please issue a replacement check.

____ Other, explain:

Please sign here:

Address (if other than above):
